

Supplemental Financial Information (unaudited)

For the period ended June 30, 2018

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NOTES TO THE READER

USE OF THIS DOCUMENT

The Supplemental Financial Information (this document) is designed to support the transparency and disclosure of additional information on Desjardins Group's capital and risk management so that the various financial market participants can assess its risk profile and financial performance. The information disclosed in this document is unaudited. This document should be used as a supplement to Desjardins Group's Interim Financial Reports and 2017 Annual Report. These reports, which include Desjardins Group's Combined Financial Statements as well as its MD&As, are available on its website at www.desjardins.com/ca/about-us/investor-relations and on the System for Electronic Document Analysis and Retrieval (SEDAR) website at www.sedar.com (under the *Capital Desjardins inc.* profile).

BASIS OF PRESENTATION OF FINANCIAL INFORMATION

The Annual and Interim Combined Financial Statements have been prepared by Desjardins Group's management in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the accounting requirements of the *Autorité des marchés financiers* (AMF) in Quebec, which do not differ from IFRS. All accounting policies were applied as described in Note 2, "Basis of presentation and significant accounting policies", to the Annual Combined Financial Statements, except for the changes described in Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements resulting from the adoption of IFRS 9, "Financial Instruments", IFRS 15, "Revenue from Contracts with Customers", and the amendments to IFRS 4, "Insurance Contracts", on January 1, 2018. For further information about the accounting policies applied, see the Interim and Annual Combined Financial Statements.

To assess its performance, Desjardins Group uses IFRS measures and various non-IFRS financial measures. Non-IFRS financial measures, other than the regulatory ratios, do not have a standardized definition and are not directly comparable to similar measures used by other companies, and may not be directly comparable to any IFRS measures. The non-IFRS measures may be useful to investors to analyze financial performance, among other things. They are defined in the interim and annual MD&As.

Unless indicated otherwise, all amounts are in Canadian dollars.

SCOPE OF THIS DOCUMENT

The information presented in this document relates to the Desjardins Group entities that are included in its accounting scope. The entities included in Desjardins Group's accounting scope of consolidation are presented in the "Scope of the Group" section of Note 2, "Basis of presentation and significant accounting policies", to its Annual Combined Financial Statements. In the tables on capital management, the information presented is prepared using Desjardins Group's regulatory scope in accordance with Basel III. This scope differs from the accounting scope as investments in insurance subsidiaries are excluded from it through capital deductions. In addition, data related to capital and risks are presented to meet the disclosure requirements set out in the recommendations of the *Enhancing the Risks Disclosures of Banks* document dated October 29, 2012 and the *Residential Hypothecary Lending Guideline* issued by the AMF as well as certain requirements of Basel III Pillar 3.

FINANCIAL INFORMATION

Table 1 – Combined Balance Sheets

(in millions of dollars)	As at June 30, 2018 ⁽¹⁾	As at March 31, 2018 ⁽¹⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
ASSETS									
Cash and deposits with financial institutions	\$ 2,976	\$ 2,284	\$ 2,435	\$ 2,265	\$ 2,737	\$ 2,333	\$ 1,876	\$ 1,929	\$ 2,183
Securities									
Securities at fair value through profit or loss	37,936	36,004	31,654	33,846	33,807	33,951	31,005	32,112	32,577
Available-for-sale securities	N/A	N/A	24,934	24,156	24,783	24,627	22,280	23,687	23,636
Securities at fair value through other comprehensive income	20,711	20,258	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Securities at amortized cost	1,635	1,424	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	60,282	57,686	56,588	58,002	58,590	58,578	53,285	55,799	56,213
Securities borrowed or purchased under reverse repurchase agreements	9,522	9,889	8,674	10,342	6,230	8,912	7,690	7,677	10,362
Loans									
Residential mortgages	117,381	114,211	113,146	111,442	109,740	107,246	106,695	105,908	104,977
Consumer, credit card and other personal loans	25,285	24,504	24,044	23,361	22,832	22,243	22,150	21,723	21,486
Business and government loans	42,631	40,854	40,738	39,615	39,239	38,567	37,626	37,095	36,682
	185,297	179,569	177,928	174,418	171,811	168,056	166,471	164,726	163,145
Allowance for credit losses	(714)	(723)	(438)	(437)	(438)	(458)	(456)	(462)	(459)
	184,583	178,846	177,490	173,981	171,373	167,598	166,015	164,264	162,686
Segregated fund net assets	13,902	13,500	13,379	12,679	12,527	12,429	11,965	11,620	10,255
Other assets									
Clients' liability under acceptances	42	43	31	141	59	105	11	23	47
Premiums receivable	2,210	2,001	2,095	2,137	1,988	1,822	1,957	2,071	1,936
Derivative financial instruments	3,559	3,445	3,206	3,027	3,010	2,986	3,572	3,978	3,919
Amounts receivable from clients, brokers and financial institutions	4,103	4,761	1,554	4,525	5,436	3,209	2,532	3,051	3,745
Reinsurance assets	2,048	2,031	2,202	2,197	2,176	2,167	2,582	2,509	2,311
Investment property	952	881	832	827	821	820	823	778	736
Property, plant and equipment	1,375	1,388	1,411	1,434	1,406	1,410	1,435	1,438	1,451
Goodwill	121	121	121	153	153	153	471	470	470
Intangible assets	480	468	466	528	553	528	690	691	705
Deferred tax assets	1,007	1,070	992	889	962	870	874	1,052	962
Other	2,911	2,729	2,738	3,183	3,022	3,073	2,589	2,807	2,730
Assets of the disposal group held to be transferred	-	922	881	-	940	942	-	-	-
	18,808	19,860	16,529	19,041	20,526	18,085	17,536	18,868	19,012
TOTAL ASSETS	\$ 290,073	\$ 282,065	\$ 275,095	\$ 276,310	\$ 271,983	\$ 267,935	\$ 258,367	\$ 260,157	\$ 260,711

The footnote to this table is presented on the next page.

Table 1 – Combined Balance Sheets (continued)

(in millions of dollars)	As at June 30, 2018 ⁽¹⁾	As at March 31, 2018 ⁽¹⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
LIABILITIES AND EQUITY									
LIABILITIES									
Deposit									
Individuals	\$ 103,357	\$ 101,238	\$ 100,578	\$ 99,520	\$ 99,148	\$ 97,122	\$ 96,278	\$ 95,122	\$ 93,588
Business and government	76,009	71,411	69,102	70,542	71,527	69,966	62,799	64,735	68,055
Deposit-taking institutions	2,157	1,986	1,906	1,841	2,060	2,239	1,469	1,480	2,019
	181,523	174,635	171,586	171,903	172,735	169,327	160,546	161,337	163,662
Other liabilities									
Acceptances	42	43	31	141	59	105	11	23	47
Commitments related to securities sold short	11,040	8,789	9,112	10,249	7,440	7,167	8,196	7,674	6,945
Commitments related to securities lent or sold under repurchase agreements	10,729	11,921	10,229	9,535	7,887	9,521	10,323	10,098	10,601
Derivative financial instruments	3,102	2,801	3,094	2,897	2,331	2,186	2,057	1,735	1,889
Amounts payable to clients, brokers and financial institutions	7,125	7,296	4,247	7,263	7,127	6,461	4,659	5,343	6,386
Insurance contract liabilities	28,600	28,224	28,272	27,782	28,147	27,549	27,493	28,988	28,371
Segregated fund net liabilities	13,880	13,483	13,354	12,658	12,493	12,412	11,957	11,607	10,247
Net defined benefit plan net liabilities	2,239	2,533	2,624	2,045	2,505	2,287	2,256	3,312	3,044
Deferred tax liabilities	158	153	155	168	160	149	179	163	170
Other	4,763	5,483	5,568	5,564	5,509	5,480	6,019	6,176	5,948
Liabilities of the disposal group held to be transferred	-	718	662	-	373	345	-	-	-
	81,678	81,444	77,348	78,302	74,031	73,662	73,150	75,119	73,648
Subordinated notes	1,350	1,383	1,388	1,357	1,374	1,390	1,378	1,385	1,384
TOTAL LIABILITIES	264,551	257,462	250,322	251,562	248,140	244,379	235,074	237,841	238,694
EQUITY									
Capital stock	5,428	5,300	5,361	5,375	5,388	5,283	5,292	5,272	5,258
Share capital	91	93	90	92	92	91	88	89	89
Undistributed surplus earnings	1,447	1,524	1,360	1,792	1,079	1,606	1,529	1,345	748
Accumulated other comprehensive income	178	232	445	342	468	622	514	790	730
Reserves	17,616	16,695	16,707	16,333	16,003	15,136	15,052	13,971	14,339
Equity – Group's share	24,760	23,844	23,963	23,934	23,030	22,738	22,475	21,467	21,164
Non-controlling interests	762	759	810	814	813	818	818	849	853
Total equity	25,522	24,603	24,773	24,748	23,843	23,556	23,293	22,316	22,017
TOTAL LIABILITIES AND EQUITY	\$ 290,073	\$ 282,065	\$ 275,095	\$ 276,310	\$ 271,983	\$ 267,935	\$ 258,367	\$ 260,157	\$ 260,711

⁽¹⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 2 – Combined Statements of Income

	For the three-month periods ended									For the six-month periods ended	
	June 30, 2018 ⁽¹⁾	March 31, 2018 ⁽¹⁾	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016	June 30, 2016	June 30, 2018 ⁽¹⁾	June 30, 2017
(in millions of dollars)											
Interest income											
Loans	\$ 1,648	\$ 1,584	\$ 1,548	\$ 1,513	\$ 1,444	\$ 1,418	\$ 1,445	\$ 1,425	\$ 1,407	\$ 3,232	\$ 2,862
Securities	89	93	88	80	78	77	76	79	83	182	155
	1,737	1,677	1,636	1,593	1,522	1,495	1,521	1,504	1,490	3,414	3,017
Interest expense											
Deposits	553	519	490	437	416	420	416	415	406	1,072	836
Subordinated notes and other	24	23	21	20	19	18	18	18	23	47	37
	577	542	511	457	435	438	434	433	429	1,119	873
Net interest income	1,160	1,135	1,125	1,136	1,087	1,057	1,087	1,071	1,061	2,295	2,144
Net premiums	2,200	2,139	2,009	1,982	2,076	1,982	1,834	1,873	1,740	4,339	4,058
Other income											
Deposit and payment service charges	106	103	107	109	122	120	123	128	119	209	242
Lending fees and credit card service revenues	163	186	180	154	154	172	150	139	136	349	326
Brokerage and investment fund services	239	271	261	241	307	278	282	278	286	510	585
Management and custodial service fees	122	120	117	104	106	101	102	94	92	242	207
Net investment income	308	111	904	(362)	711	435	(1,082)	533	1,027	419	1,146
Overlay approach adjustment for insurance operations											
financial assets	20	169	N/A	N/A	N/A	N/A	N/A	N/A	N/A	189	N/A
Foreign exchange income	21	27	22	16	20	19	12	20	22	48	39
Other	130	37	(100)	295	28	26	(42)	(42)	46	167	54
	1,109	1,024	1,491	557	1,448	1,151	(455)	1,150	1,728	2,133	2,599
Total income	4,469	4,298	4,625	3,675	4,611	4,190	2,466	4,094	4,529	8,767	8,801
Provision for credit losses	80	115	89	92	76	92	55	98	75	195	168
Claims, benefits, annuities and changes in insurance contract liabilities	1,727	1,656	2,042	1,000	1,922	1,753	(104)	1,727	2,065	3,383	3,675
Non-interest expense											
Salaries and fringe benefits	887	890	846	794	919	893	890	841	907	1,777	1,812
Premises, equipment and furniture, including depreciation	171	173	210	180	169	168	185	158	165	344	337
Service agreements and outsourcing	88	79	112	64	73	70	70	75	78	167	143
Communications	69	64	79	65	74	66	88	66	82	133	140
Other	623	707	691	582	643	650	638	566	622	1,330	1,293
	1,838	1,913	1,938	1,685	1,878	1,847	1,871	1,706	1,854	3,751	3,725
Operating surplus earnings	824	614	556	898	735	498	644	563	535	1,438	1,233
Income taxes on surplus earnings	147	113	127	140	154	115	135	109	108	260	269
Surplus earnings before member dividends	677	501	429	758	581	383	509	454	427	1,178	964
Member dividends	71	50	67	60	40	35	57	35	22	121	75
Tax recovery on member dividends	(18)	(14)	(18)	(16)	(11)	(9)	(15)	(10)	(6)	(32)	(20)
Net surplus earnings for the period after member dividends	\$ 624	\$ 465	\$ 380	\$ 714	\$ 552	\$ 357	\$ 467	\$ 429	\$ 411	\$ 1,089	\$ 909
of which:											
Group's share	\$ 613	\$ 456	\$ 371	\$ 699	\$ 538	\$ 352	\$ 443	\$ 419	\$ 390	\$ 1,069	\$ 890
Non-controlling interests' share	11	9	9	15	14	5	24	10	21	20	19

⁽¹⁾ The information presented for the three-month and six-month periods ended June 30, 2018 and the three-month period ended March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

CAPITAL MANAGEMENT

Table 3 – Main capital components

	Total capital		
	Tier 1 capital		Tier 2 capital
	Tier 1A ⁽¹⁾	Tier 1B ⁽¹⁾	
Eligible items	<ul style="list-style-type: none"> Reserves and undistributed surplus earnings Eligible accumulated other comprehensive income Federation capital shares Permanent shares and surplus shares subject to phase-out 	<ul style="list-style-type: none"> Non-controlling interests⁽²⁾ 	<ul style="list-style-type: none"> General allowance Subordinated notes subject to phase-out Eligible qualifying shares
Regulatory Adjustments	<ul style="list-style-type: none"> Goodwill Software Other intangible assets Deferred tax assets essentially resulting from loss carryforwards Shortfall in allowance 		
Deductions	<ul style="list-style-type: none"> Mainly significant investments in financial entities⁽³⁾ 		<ul style="list-style-type: none"> Investment in preferred shares of a component deconsolidated for regulatory capital purposes Subordinated financial instrument

⁽¹⁾ For a financial cooperative governed by the AMF, the Tier 1A and Tier 1B ratios are the equivalent of the CET1 and AT1 ratios for financial institutions.

⁽²⁾ The amount of non-controlling interests is determined, in particular, based on the nature of the operations and the capitalization level of the investee.

⁽³⁾ Represents the portion of investments in the components deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.) that exceeds 10% of capital net of regulatory adjustments. In addition, when the non-deducted balance, plus deferred tax assets net of related deferred tax liabilities, exceeds 15% of such adjusted capital, the excess is also deducted from such capital. The non-deducted balance is subject to risk-weighting at a rate of 250%.

Table 4 – Regulatory ratios and capital⁽¹⁾⁽²⁾

(in millions of dollars and as a percentage)	As at June 30, 2018 ⁽³⁾	Cross- reference ⁽⁴⁾	As at March 31, 2018 ⁽³⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
Tier 1A capital										
Federation capital shares ⁽⁵⁾	\$ 4,782	B	\$ 4,586	\$ 4,518	\$ 4,496	\$ 4,464	\$ 4,262	\$ 4,142	\$ 4,071	\$ 3,969
Permanent shares and surplus shares subject to phase-out	599	C	668	794	821	862	951	1,078	1,115	1,194
Reserves	17,616	A	16,695	16,707	16,333	16,003	15,137	15,052	13,971	14,339
Undistributed surplus earnings	1,430	D	1,506	1,336	1,772	1,058	1,584	1,502	1,326	686
Eligible accumulated other comprehensive income	177	E + F + Z	211	410	291	389	514	392	572	483
Non-controlling interests	-	G	-	-	-	-	-	-	5	15
Tier 1A capital: regulatory adjustments										
Goodwill (net of related deferred tax liabilities)	(3)	K	(3)	(3)	(35)	(35)	(35)	(33)	(35)	(35)
Intangible assets other than mortgage servicing rights and software (net of related deferred tax liabilities)	-	M+N	(1)	(1)	(44)	(44)	(44)	(42)	(43)	(43)
Software considered as intangible assets (net of related tax liabilities)	(200)	M+N	(193)	(193)	(235)	(234)	(219)	(217)	(228)	(240)
Deferred tax assets other than those attributable to temporary differences (net of related deferred tax liabilities)	(55)	J+P	(54)	(51)	(60)	(63)	(57)	(65)	(44)	(39)
Shortfall in allowance ⁽⁶⁾	(349)		(349)	(390)	(324)	(308)	(309)	(322)	(298)	(283)
Reciprocal cross-holdings in Tier 1A capital ⁽⁶⁾	(8)		(15)	(13)	(9)	(20)	(8)	(8)	(8)	(8)
Adjusted Tier 1A capital after allocation of allocated threshold deductions										
Significant investments in the Tier 1A capital of financial institutions (greater than 10%)	(2,475)	Q+T	(2,154)	(2,129)	(2,596)	(2,904)	(2,841)	(2,759)	(2,703)	(2,507)
Adjusted Tier 1A capital after allocated threshold deductions										
Amount greater than the 15% threshold										
Including: Significant investments in the Tier 1A capital of deconsolidated subsidiaries	-	R+U	-	-	-	(21)	-	-	(161)	(98)
Including: Deferred tax assets arising from temporary differences	-	S	-	-	-	(7)	-	-	(63)	(36)
Total net Tier 1A capital	21,514		20,897	20,985	20,410	19,140	18,935	18,720	17,477	17,397
Non-controlling interests	-	H	11	13	12	14	13	12	13	17
Total Tier 1B capital	-		11	13	12	14	13	12	13	17
Total Tier 1 capital	21,514		20,908	20,998	20,422	19,154	18,948	18,732	17,490	17,414
Tier 2 capital										
Subordinated notes ⁽⁷⁾ subject to phase-out	817	L	849	1,032	1,001	1,018	1,035	1,206	1,213	1,391
General allowance	374	O	371	257	267	263	270	252	278	270
Eligible qualifying shares	24	W	24	25	24	24	24	25	24	24
Non-controlling interests	-	I	-	-	-	-	-	-	1	3
Tier 2 capital: regulatory adjustments										
Significant investments in financial entities	(824)	V	(824)	(876)	(876)	(876)	(872)	(872)	(872)	(872)
Total net Tier 2 capital	391		420	438	416	429	457	611	644	816
Total regulatory capital (Tier 1 and 2)	\$ 21,905		\$ 21,328	\$ 21,436	\$ 20,838	\$ 19,583	\$ 19,405	\$ 19,343	\$ 18,134	\$ 18,230
Total risk-weighted assets	\$ 123,190		\$ 120,194	\$ 116,487	\$ 114,398	\$ 112,037	\$ 110,369	\$ 108,144	\$ 107,055	\$ 109,686
Exposure measure for the leverage ratio	261,946		254,969	246,832	246,933	242,373	239,397	230,472	231,603	218,125

Footnotes to this table are presented on the next page.

Table 4 – Regulatory ratios and capital⁽¹⁾⁽²⁾ (continued)

(in millions of dollars and as a percentage)	As at June 30, 2018 ⁽³⁾	Cross- reference ⁽⁴⁾	As at March 31, 2018 ⁽³⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
Ratios										
Tier 1A capital ratio	17.5 %		17.4 %	18.0 %	17.8 %	17.1 %	17.2 %	17.3 %	16.3 %	15.9 %
Tier 1 capital ratio	17.5		17.4	18.0	17.9	17.1	17.2	17.3	16.3	15.9
Total capital ratio	17.8		17.7	18.4	18.2	17.5	17.6	17.9	16.9	16.6
Leverage ratio	8.2		8.2	8.5	8.3	7.9	7.9	8.1	7.6	7.5
Minimum Ratios										
Tier 1A capital ratio	8.0		8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
Tier 1 capital ratio	9.5		9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
Total capital ratio	11.5		11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.5
Leverage ratio	3.0		3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Amounts below the thresholds for deduction (before risk weighting)										
Non-significant investments in the capital of other financial institutions	\$ 135	AA	\$ 139	\$ 136	\$ 105	\$ 112	\$ 110	\$ 94	\$ 38	\$ 44
Significant investments in the Tier 1A capital of financial institutions	2,399	AC	2,305	2,311	2,301	2,186	2,178	2,148	1,880	1,906
Deferred tax assets arising from temporary differences (net of related tax liabilities)	717	AB	769	685	623	692	638	656	742	704
Caps on inclusion of allowances in Tier 2 capital										
Allowances eligible for inclusion in Tier 2 capital in respect of exposures subject to the Standardized Approach (before application of cap)	374		371	257	267	263	270	252	278	270
Cap on inclusion of allowances in Tier 2 capital under the Standardized Approach	374	O	371	257	267	263	270	252	278	270
Allowances eligible for inclusion in Tier 2 capital in respect of exposures subject to the Internal Ratings-Based Approach (before application of cap)	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cap on inclusion of allowances in Tier 2 capital under the Internal Ratings-Based Approach	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

⁽¹⁾ Amounts included in this document comply with the "all-in" method, which is defined by the AMF as equity calculated to include all of the regulatory adjustments that will be required by 2019 but retaining the phase-out rules for non-eligible capital instruments.

⁽²⁾ Per the advisory on the public capital disclosure requirements related to Basel III Pillar 3, in accordance with the calculations under the Basel III all-in method.

⁽³⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽⁴⁾ Cross-reference to the consolidated regulatory balance sheet. Refer to Table 7.

⁽⁵⁾ Includes capital shares held in a segregated fund.

⁽⁶⁾ Items considered only in regulatory capital.

⁽⁷⁾ Includes subordinated notes described in Note 18, "Subordinated notes", to the 2017 Combined Financial Statements.

Table 5 – Quarterly changes in regulatory capital

(in millions of dollars)	As at June 30, 2018 ⁽¹⁾	As at March 31, 2018 ⁽¹⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
Tier 1A capital									
Balance at beginning of period	\$ 20,897	\$ 20,985	\$ 20,410	\$ 19,140	\$ 18,935	\$ 18,720	\$ 17,477	\$ 17,397	\$ 17,263
Increase in reserves and undistributed surplus earnings	845	158	(62)	1,044	340	167	1,257	272	338
Eligible accumulated other comprehensive income	(34)	(199)	119	(98)	(125)	122	(180)	89	120
Federation capital shares	196	68	22	32	202	120	71	102	279
Permanent shares and surplus shares subject to phase-out	(69)	(126)	(27)	(41)	(89)	(127)	(37)	(79)	(67)
Non-controlling interests	-	-	-	-	-	-	(5)	(10)	-
Deductions	(321)	11	523	333	(123)	(67)	137	(294)	(536)
Balance at end of period	21,514	20,897	20,985	20,410	19,140	18,935	18,720	17,477	17,397
Tier 1B capital									
Balance at beginning of period	11	13	12	14	13	12	13	17	17
Non-controlling interests	(11)	(2)	1	(2)	1	1	(1)	(4)	-
Balance at end of period	-	11	13	12	14	13	12	13	17
Total Tier 1 capital	21,514	20,908	20,998	20,422	19,154	18,948	18,732	17,490	17,414
Tier 2 capital									
Balance at beginning of period	420	438	416	429	457	611	644	816	1,140
Eligible qualifying shares	-	(1)	1	-	-	(1)	1	-	(1)
Non-controlling interests	-	-	-	-	-	-	(1)	(2)	1
Subordinated notes subject to phase-out	(32)	(183)	31	(17)	(17)	(171)	(7)	(178)	(313)
General allowance	3	114	(10)	4	(7)	18	(26)	8	(11)
Deductions	-	52	-	-	(4)	-	-	-	-
Balance at end of period	391	420	438	416	429	457	611	644	816
Total capital	\$ 21,905	\$ 21,328	\$ 21,436	\$ 20,838	\$ 19,583	\$ 19,405	\$ 19,343	\$ 18,134	\$ 18,230

⁽¹⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 6 – Reconciliation of regulatory capital and equity

(in millions of dollars)	As at June 30, 2018 ⁽¹⁾	As at March 31, 2018 ⁽¹⁾	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
Equity balance in the Combined Financial Statements	\$ 24,760	\$ 23,844	\$ 23,963	\$ 23,934	\$ 23,030	\$ 22,738	\$ 22,475	\$ 21,467	\$ 21,164
Items eligible for Tier 1A capital									
Non-controlling interests	-	-	-	-	-	-	-	5	15
Items non-eligible for Tier 1A capital									
Non-eligible portion of permanent shares and surplus shares	(33)	(39)	(40)	(45)	(49)	(55)	(55)	(62)	(69)
Preferred shares of <i>La Fédération des caisses populaires de l'Ontario</i> Inc. and the caisses in Ontario	(89)	(91)	(89)	(90)	(90)	(89)	(86)	(86)	(86)
Qualifying shares	(24)	(24)	(25)	(24)	(24)	(24)	(26)	(34)	(36)
Other	(10)	(24)	(44)	(62)	(91)	(122)	(142)	(230)	(302)
Deductions	(3,090)	(2,769)	(2,780)	(3,303)	(3,636)	(3,513)	(3,446)	(3,583)	(3,289)
Tier 1A capital	21,514	20,897	20,985	20,410	19,140	18,935	18,720	17,477	17,397
Non-controlling interests	-	11	13	12	14	13	12	13	17
Tier 1B capital	-	11	13	12	14	13	12	13	17
Tier 1 capital	21,514	20,908	20,998	20,422	19,154	18,948	18,732	17,490	17,414
Items eligible for Tier 2 capital									
Subordinated notes subject to phase-out	817	849	1,032	1,001	1,018	1,035	1,206	1,213	1,391
General allowance	374	371	257	267	263	270	252	278	270
Eligible qualifying shares	24	24	25	24	24	24	25	24	24
Non-controlling interests	-	-	-	-	-	-	-	1	3
Deductions	(824)	(824)	(876)	(876)	(876)	(872)	(872)	(872)	(872)
Tier 2 capital	391	420	438	416	429	457	611	644	816
Total capital	\$ 21,905	\$ 21,328	\$ 21,436	\$ 20,838	\$ 19,583	\$ 19,405	\$ 19,343	\$ 18,134	\$ 18,230

⁽¹⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 7 – Reconciliation of capital and combined regulatory balance sheet⁽¹⁾
As at June 30, 2018

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items deconsolidated for regulatory capital purposes ⁽²⁾	Balance sheet using the regulatory scope of consolidation	Including	Cross- reference to the capital table ⁽³⁾
Assets					
Cash and deposits with financial institutions	\$ 2,976	\$ 1,191	\$ 1,785		
Securities	60,282	26,006	34,276		
Non-significant investments in the capital of other financial institutions not exceeding regulatory thresholds				\$ 135	AA
Other securities				34,141	
Investments in associates and joint ventures accounted for using the equity method	788	(4,731)	5,519		
Significant investments in the capital of other financial institutions exceeding the regulatory thresholds of 10% of Tier 1A capital				184	Q
Significant investments in the capital of other financial institutions exceeding the regulatory threshold corresponding to the basket of 15% of Tier 1A capital				-	R
Significant investments in the capital of financial institutions not exceeding the regulatory thresholds				2,399	AC
Investments in deconsolidated subsidiaries exceeding the regulatory thresholds of 10% of Tier 1A capital				2,291	T
Investments in deconsolidated subsidiaries exceeding the regulatory thresholds corresponding to the basket of 15% of Tier 1A capital				-	U
Significant investments in the Tier 2 capital of other financial institutions				704	V
Other adjustments related to investments				(59)	
Securities borrowed or purchased under reverse repurchase agreements	9,522	(697)	10,219		
Loans	185,297	2,977	182,320		
Significant investments in the Tier 2 capital of other financial institutions				120	V
Other loans				182,200	
Allowances for credit losses	(714)	(2)	(712)		
General allowance allowed for inclusion in Tier 2 capital				(374)	O
Allowances not allowed for regulatory capital				(338)	
Segregated fund net assets	13,902	13,902	-		
Other assets					
Clients' liability under acceptances	42	-	42		
Premiums receivable	2,210	2,210	-		
Derivative financial instruments	3,559	139	3,420		
Amounts receivable from clients, brokers and financial institutions	4,103	77	4,026		
Reinsurance assets	2,048	2,048	-		
Land, buildings and equipment	2,327	1,412	915		
Goodwill	121	118	3		K
Software and other intangible assets	480	227	253		M
Deferred tax assets	1,007	261	746		
Deferred tax assets other than those attributable to temporary differences				122	J
Deferred tax liabilities other than those attributable to temporary differences				(67)	P
Deferred tax assets related to temporary differences exceeding the regulatory thresholds corresponding to the basket of 15% of Tier 1A capital				-	S
Deferred tax assets related to temporary differences not exceeding the regulatory thresholds				717	AB
Deferred tax liabilities related to software and other intangible assets				(53)	N
Deferred tax liabilities related to goodwill				-	K
Other deferred tax assets				27	
Other	2,123	139	1,984		
Assets of the disposal group held to be transferred	-	-	-		
Total assets	\$ 290,073	\$ 45,277	\$ 244,796		

Footnotes to this table are presented on the next page.

Table 7 – Reconciliation of capital and combined regulatory balance sheet⁽¹⁾ (continued)

As at June 30, 2018

(in millions of dollars)	Balance sheet per the Combined Financial Statements	Items deconsolidated for regulatory capital purposes ⁽²⁾	Balance sheet using the regulatory scope of consolidation	Including	Cross- reference to the capital table ⁽³⁾
Liabilities					
Deposits	\$ 181,523	\$ (338)	\$ 181,861		
Other liabilities					
Acceptances	42	-	42		
Commitments related to securities sold short	11,040	113	10,927		
Commitments related to securities lent or sold under repurchase agreements	10,729	98	10,631		
Derivative financial instruments	3,102	103	2,999		
Amounts payable to clients, brokers and financial institutions	7,125	52	7,073		
Insurance contract liabilities	28,600	28,691	(91)		
Segregated fund net liabilities	13,880	13,880	-		
Net defined benefit plan liabilities	2,239	578	1,661		
Deferred tax liabilities	158	131	27		
Other	4,763	1,198	3,565		
Liabilities of the disposal group held to be transferred	-	-	-		
Subordinated notes	1,350	-	1,350		
Subordinated notes allowed for inclusion in Tier 2 capital subject to phase-out				\$ 817	L
Subordinated indebtedness not allowed for Tier 2 capital				533	
Total liabilities	264,551	44,506	220,045		
Equity					
Capital stock	5,428	-	5,428		
Permanent shares and surplus shares				599	C
Qualifying shares				24	W
Qualifying shares, permanent shares and surplus shares not allowed for Tier 1A capital				23	
Federation capital shares				4,782	B
Share capital	91	-	91		
Preferred shares allowed for inclusion in Tier 1A capital				-	C
Preferred shares not allowed for regulatory capital				91	
Undistributed surplus earnings	1,447	18	1,429		D
Accumulated other comprehensive income	178	(10)	188		
Net unrealized losses on debt securities classified as at fair value through other comprehensive income				(55)	E
Gains on derivative financial instruments designated as cash flow hedges				11	
Net unrealized gains related to the overlay approach adjustment for insurance operations financial assets				237	F
Other				(5)	Z
Reserves	17,616	-	17,616		A
Non-controlling interests	762	763	(1)		
Portion allowed for inclusion in Tier 1A capital				-	G
Portion allowed for inclusion in additional Tier 1 capital				-	H
Portion allowed for inclusion in Tier 2 capital				-	I
Portion not allowed for regulatory capital				(1)	
Total equity	25,522	771	24,751		
Total liabilities and equity	\$ 290,073	\$ 45,277	\$ 244,796		

⁽¹⁾ Per the advisory Public Capital Disclosure Requirements related to Basel III Pillar 3.

⁽²⁾ Mainly Desjardins Financial Corporation Inc., which encompasses, among others, the Desjardins Financial Security Life Assurance Company and Desjardins General Insurance Group Inc. insurance companies. A description of their activities can be found in section 2.3 of the MD&A, in the 2017 Annual Report.

⁽³⁾ Refer to Table 4.

Table 8 – Leverage ratio⁽¹⁾

		As at June 30, 2018	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
(in millions of dollars and as a percentage)										
SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE										
Total combined assets as per published financial statements	1	\$ 290,073	\$ 282,065	\$ 275,096	\$ 276,310	\$ 271,983	\$ 267,935	\$ 258,367	\$ 260,157	\$ 260,709
Adjustment for investments in banking, financial, insurance or commercial entities that are combined for accounting purposes but excluded from the scope of regulatory consolidation	2	(45,277)	(44,574)	(44,600)	(44,565)	(44,571)	(43,536)	(42,681)	(44,742)	(42,584)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard, but excluded from the leverage ratio exposure measure	3	-	-	-	-	-	-	-	-	-
Adjustment for derivative financial instruments	4	1,379	1,313	1,032	951	1,312	1,353	1,403	1,700	1,467
Adjustment for securities financing transactions (SFT) (i.e. repos and similar secured lending)	5	956	1,118	910	819	688	784	880	1,100	976
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6	17,978	17,829	17,273	16,746	16,540	16,298	15,981	17,079	16,544
Other adjustments	7	(3,163)	(2,782)	(2,879)	(3,328)	(3,579)	(3,437)	(3,478)	(3,691)	(3,505)
Leverage ratio exposure	8	\$ 261,946	\$ 254,969	\$ 246,832	\$ 246,933	\$ 242,373	\$ 239,397	\$ 230,472	\$ 231,603	\$ 233,607
LEVERAGE RATIO										
On-balance sheet exposures										
On-balance sheet items (excluding derivatives and SFTs and grandfathered securitization exposures but including collateral)	1	\$ 228,001	\$ 220,779	\$ 215,431	\$ 215,271	\$ 214,783	\$ 209,237	\$ 201,052	\$ 200,662	\$ 200,823
(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	2	-	-	-	-	-	-	-	-	-
Total on-balance sheet exposures excluding derivatives and SFTs	3	228,001	220,779	215,431	215,271	214,783	209,237	201,052	200,662	200,823
Derivative exposures										
Replacement cost associated with all derivatives transactions (net of eligible cash variation margin)	4	2,228	2,159	1,859	1,781	1,988	2,063	2,673	2,970	2,778
Add-on amounts for potential future exposures (PFE) associated with all derivatives transactions	5	2,571	2,473	2,212	2,044	2,065	1,952	1,972	2,140	2,063
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting standard	6	-	-	-	-	-	-	-	-	-
(Deductions of receivables assets for cash variation margin provided in derivative transactions)	7	-	-	-	-	-	-	-	-	-
(Exempted central counterparty-leg of client cleared trade exposures)	8	-	-	-	-	-	-	-	-	-
Adjusted effective notional amount of written credit derivatives	9	-	-	-	-	-	-	-	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	-	-	-	-	-	-	-	-	-
Total exposures on derivative	11	4,799	4,632	4,071	3,825	4,053	4,015	4,645	5,110	4,841
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	12	10,212	10,610	9,147	10,272	6,309	9,064	7,914	7,652	10,423
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	-	-	-	-	-	-	-	-	-
Counterparty credit risk (CCR) exposure for SFT assets	14	956	1,119	910	819	688	784	880	1,100	976
Agent transaction exposures	15	-	-	-	-	-	-	-	-	-
Total exposures on securities financing transactions	16	11,168	11,729	10,057	11,091	6,997	9,848	8,794	8,752	11,399
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	17	103,328	102,427	100,028	97,580	95,961	94,370	92,649	92,227	89,941
Adjustments for conversion to credit equivalent amounts	18	(85,350)	(84,598)	(82,755)	(80,834)	(79,421)	(78,073)	(76,668)	(75,148)	(73,397)
Total other off-balance sheet exposures	19	17,978	17,829	17,273	16,746	16,540	16,297	15,981	17,079	16,544
Total exposures	21	\$ 261,946	\$ 254,969	\$ 246,832	\$ 246,933	\$ 242,373	\$ 239,397	\$ 230,472	\$ 231,603	\$ 233,607
Tier 1 capital – All-in basis	23	\$ 21,514	\$ 20,908	\$ 20,998	\$ 20,422	\$ 19,154	\$ 18,948	\$ 18,732	\$ 17,490	\$ 17,414
Leverage ratio – All-in basis	26	8.2%	8.2%	8.5%	8.3%	7.9%	7.9%	8.1%	7.6%	7.5%

⁽¹⁾ Line numbers are in accordance with the "Leverage Ratio Disclosure Requirements" guideline issued by the AMF.

Table 9 – Reconciliation of Combined Balance Sheet and credit risk exposure

	As at June 30, 2018											
	Carrying amount of items											
	Carrying amounts per issued financial statements	Carrying amounts per regulatory scope of consolidation	Subject to the credit risk framework		Subject to the counterparty risk framework			Subject to the market risk framework		Not subject to capital requirements or subject to capital deductions		
			Other than individuals	Individuals	Repo-style transactions	OTC derivatives	Subject to securitization provisions	Also subject to credit risk				
(in millions of dollars)												
ASSETS												
Cash and deposits with financial institutions	\$ 2,976	\$ 1,785	\$ 1,785	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Securities												
Securities at fair value through profit or loss	37,936	16,767	587	-	-	-	5	-	16,175	-		
Securities at fair value through other comprehensive income	20,711	15,881	15,881	-	-	-	-	-	-	-	-	-
Securities at amortized cost	1,635	1,628	1,628	-	-	-	-	-	-	-	-	-
Investment securities accounted for using the equity method	788	5,519	2,312	-	-	-	-	-	-	-	3,207	
Other securities	-	-	-	-	-	-	-	-	-	-	-	-
	61,070	39,795	20,408	-	-	-	5	-	16,175	3,207		
Securities borrowed or purchased under reverse repurchase agreements	9,522	10,219	-	-	10,219	-	-	9,303	-	-		
Loans												
Residential mortgages	117,381	115,592	15,314	100,278	-	-	-	-	-	-	-	-
Consumer, credit card and other personal loans	25,285	25,100	1,581	23,519	-	-	-	-	-	-	-	-
Business and government loans	42,631	41,628	41,493	-	-	-	-	-	-	-	135	
	185,297	182,320	58,388	123,797	-	-	-	-	-	-	135	
Allowance for credit losses	(714)	(712)	(161)	(551)	-	-	-	-	-	-	-	-
	184,583	181,608	58,227	123,246	-	-	-	-	-	-	135	
Segregated fund net assets	13,902	-	-	-	-	-	-	-	-	-	-	-
Other assets												
Clients' liabilities under acceptances	42	42	42	-	-	-	-	-	-	-	-	-
Premiums receivable	2,210	-	-	-	-	-	-	-	-	-	-	-
Derivative financial instruments	3,559	3,420	-	-	-	2,514	-	570	-	906		
Amounts receivable from clients, brokers and financial institutions	4,103	4,026	4,026	-	-	-	-	-	-	-	-	-
Reinsurance assets	2,048	-	-	-	-	-	-	-	-	-	-	-
Land, buildings and equipment	2,327	915	915	-	-	-	-	-	-	-	-	-
Goodwill	121	3	-	-	-	-	-	-	-	-	3	
Intangible assets	480	253	-	-	-	-	-	-	-	-	253	
Deferred tax assets	1,007	746	746	-	-	-	-	-	-	-	-	-
Other	2,123	1,984	1,984	-	-	-	-	-	-	-	-	-
Assets of the disposal group held to be transferred	-	-	-	-	-	-	-	-	-	-	-	-
	18,020	11,389	7,713	-	-	2,514	-	570	-	1,162		
Total assets	\$ 290,073	\$ 244,796	\$ 88,133	\$ 123,246	\$ 10,219	\$ 2,514	\$ 5	\$ 9,873	\$ 16,175	\$ 4,504		

Table 10 – Risk-weighted assets (RWA)

	Internal Ratings-Based Approach		Standardized Approach		Total as at June 30, 2018			
(in millions of dollars and as a percentage)	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Exposure ⁽¹⁾	RWA	Capital requirement ⁽²⁾	Average risk-weighting rate
Credit risk other than counterparty risk⁽³⁾								
Sovereign borrowers	\$ -	\$ -	\$ 15,075	\$ 99	\$ 15,075	\$ 99	\$ 7	1%
Financial institutions	-	-	10,142	2,084	10,142	2,084	167	21
Businesses	-	-	58,370	47,535	58,370	47,535	3,803	81
Securitization	-	-	5	67	5	67	5	1,340
Equities	-	-	199	288	199	288	23	145
SMEs similar to other retail client exposures	-	-	6,857	4,648	6,857	4,648	372	68
Mortgages	109,980	11,271	461	162	110,441	11,433	915	10
Other retail client exposures (excluding SMEs)	10,774	4,309	745	559	11,519	4,868	389	42
Qualifying-revolving retail client exposures	37,849	8,869	-	-	37,849	8,869	710	23
Sub-total – Credit risk other than counterparty risk	158,603	24,449	91,854	55,442	250,457	79,891	6,391	32
Counterparty risk⁽³⁾								
Sovereign borrowers	-	-	9	-	9	-	-	-
Financial institutions	-	-	1,901	379	1,901	379	30	20
Businesses	-	-	7	8	7	8	1	114
Trading portfolios	-	-	1,260	395	1,260	395	32	31
Credit valuation adjustment charge (CVA)	-	-	-	-	-	1,051	84	-
Additional requirements related to the banking and trading portfolio	-	-	-	-	138	4	-	-
Sub-total – Counterparty risk	-	-	3,177	782	3,315	1,837	147	55
Other assets ⁽⁴⁾	-	-	-	-	18,269	11,020	882	60
Scaling factors ⁽⁵⁾	-	1,467	-	-	-	1,467	117	-
Total – Credit risk	158,603	25,916	95,031	56,224	272,041	94,215	7,537	35
Market risk								
Interest rate position risk	-	-	-	2,058	-	2,058	165	-
Currency risk	-	-	-	399	-	399	32	-
Additional requirements for other risks ⁽⁶⁾	-	-	-	95	-	95	7	-
Total – Market risk	-	-	-	2,552	-	2,552	204	-
Operational risk⁽⁷⁾	-	-	-	11,997	-	11,997	960	-
Total risk-weighted assets before threshold	\$ 158,603	\$ 25,916	\$ 95,031	\$ 70,773	\$ 272,041	\$ 108,764	\$ 8,701	-%
Risk-weighted assets after the transitional provisions for the CVA charge⁽⁸⁾								
RWA for Tier 1A capital	-	-	-	-	-	108,554	8,684	-
RWA for Tier 1 capital	-	-	-	-	-	108,585	8,687	-
RWA for total capital	-	-	-	-	-	108,617	8,689	-
Transitional threshold adjustment ⁽⁹⁾	-	-	-	-	-	14,636	1,171	-
Total risk-weighted assets	\$ 158,603	\$ 25,916	\$ 95,031	\$ 70,773	\$ 272,041	\$ 123,190	\$ 9,855	-%

Footnotes to this table are presented on the next page.

Table 10 – Risk-weighted assets (RWA) (continued)

	Risk-weighted assets							
	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
(in millions of dollars and as a percentage)								
Credit risk other than counterparty risk⁽³⁾								
Sovereign borrowers	\$ 2	\$ 28	\$ 29	\$ 4	\$ 2	\$ 2	\$ 17	\$ 3
Financial institutions	1,898	2,094	2,135	2,044	2,050	1,668	1,656	1,600
Businesses	46,024	43,738	43,309	42,644	41,748	40,355	38,808	38,108
Securitization	71	75	85	93	98	1,138	918	921
Equities	291	241	213	217	123	98	155	236
SMEs similar to other retail client exposures	4,616	4,687	4,885	4,804	4,611	4,399	4,962	4,651
Mortgages	10,919	9,769	8,765	8,409	8,437	8,271	7,631	7,404
Other retail client exposures (excluding SMEs)	4,403	3,975	3,597	3,370	3,171	3,133	3,306	3,037
Qualifying-revolving retail client exposures	9,090	8,833	7,641	7,455	7,581	7,590	8,921	8,738
Sub-total - Credit risk other than counterparty risk	77,314	73,440	70,659	69,040	67,821	66,654	66,374	64,698
Counterparty risk⁽³⁾								
Sovereign borrowers	-	-	-	-	-	-	-	-
Financial institutions	386	343	325	310	295	317	338	339
Businesses	17	5	7	20	8	13	17	3
Trading portfolios	373	365	334	269	250	191	301	284
Credit valuation adjustment charge (CVA)	1,023	903	854	773	738	807	920	900
Additional requirements related to the banking and trading portfolio	8	1	2	1	2	1	2	2
Sub-total – Counterparty risk	1,807	1,617	1,522	1,373	1,293	1,329	1,578	1,528
Other assets ⁽⁴⁾	11,826	11,677	10,053	10,050	9,958	9,674	9,167	9,156
Scaling factors ⁽⁵⁾	1,431	1,333	1,185	1,137	1,137	1,121	1,176	1,141
Total - Credit risk	92,378	88,067	83,419	81,600	80,209	78,778	78,295	76,523
Market risk								
Interest rate position risk	2,062	1,692	1,979	1,517	2,211	1,428	2,007	1,992
Currency risk	272	151	188	231	258	262	222	215
Additional requirements for other risks ⁽⁶⁾	98	122	122	139	139	120	118	111
Total - Market risk	2,432	1,965	2,289	1,887	2,608	1,810	2,347	2,318
Operational risk⁽⁷⁾	11,890	11,850	11,831	11,849	13,365	13,315	13,275	13,215
Total risk-weighted assets before threshold	106,700	101,882	97,539	95,336	96,182	93,903	93,917	92,056
Risk-weighted assets after the transitional provisions for the CVA charge⁽⁸⁾								
RWA for Tier 1A capital	106,496	101,629	97,300	95,120	95,976	93,612	93,585	91,731
RWA for Tier 1 capital	106,527	101,674	97,342	95,159	96,013	93,668	93,649	91,794
RWA for total capital	106,558	101,710	97,377	95,190	96,042	93,716	93,704	91,848
Transitional threshold adjustment ⁽⁹⁾	13,698	14,858	17,098	16,917	14,393	14,532	13,470	17,955
Total risk-weighted assets	\$ 120,194	\$ 116,487	\$ 114,398	\$ 112,037	\$ 110,369	\$ 108,144	\$ 107,055	\$ 109,686

⁽¹⁾ Net exposure after credit risk mitigation (net of allowances for expected credit losses on credit-impaired loans other than retail clients (except for credit card loans), under the Standardized Approach, excluding those under the Internal Ratings-Based Approach, in accordance with the AMF guideline).

⁽²⁾ The capital requirement represents 8% of risk-weighted assets.

⁽³⁾ A reclassification between "Credit risk other than counterparty risk" and "Counterparty risk" has occurred as at December 31, 2016. Prior period data were restated.

⁽⁴⁾ Other assets are measured using a method other than the Standardized Approach or the Internal Ratings-Based Approach. Other assets include the portion of investments in components that are deconsolidated for regulatory capital purposes (mainly Desjardins Financial Corporation Inc.), below a certain threshold, the portion of investments in associates below a certain threshold, as well as the portion of other deferred tax assets above a certain threshold. These three items are weighted at 250% and the deducted portion (above a certain threshold) is weighted at 0%. This class excludes the CVA charge and the additional requirements related to the banking and trading portfolio, which are disclosed in the counterparty risk section.

⁽⁵⁾ The scaling factor is a 6.0% calibration of risk-weighted assets measured using the Internal Ratings-Based Approach for credit exposures in accordance with Section 1.3 of the AMF guideline.

⁽⁶⁾ Other risks include equities risk, commodities risk and options risk.

⁽⁷⁾ The Standardized Approach has been used to measure operational risk since the 2nd quarter of 2017. The Basic Indicator Approach was used for prior periods.

⁽⁸⁾ The scaling factors used since January 1, 2014 to account for the requirements for the CVA charge are being phased in to calculate the Tier 1A, Tier 1 and total capital ratios, which are 80%, 83% and 86%, respectively, in 2018 (72%, 77% and 81% in 2017). They will reach 100% for each capital tier by 2019.

⁽⁹⁾ As prescribed in Section 1.6 of the AMF guideline. This threshold is presented to take into account risk-weighted assets after the transitional provisions for the CVA for applicable to Tier 1A capital.

Table 11 – Change in risk-weighted assets⁽¹⁾

(in millions of dollars)	For the three-month periods ended								
	June 30, 2018			March 31, 2018			December 31, 2017		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period ⁽²⁾	\$ 90,572	\$ 1,602	\$ 92,174	\$ 86,448	\$ 1,366	\$ 87,814	\$ 81,897	\$ 1,283	\$ 83,180
Size of portfolio ⁽³⁾	2,267	(17)	2,250	2,276	154	2,430	2,508	83	2,591
Quality of portfolio ⁽⁴⁾	38	40	78	752	-	752	(455)	-	(455)
Updating of models ⁽⁵⁾	-	-	-	-	-	-	2,120	-	2,120
Procedures and policies ⁽⁶⁾	321	-	321	1,003	82	1,085	352	-	352
Acquisitions and transfers	(892)	-	(892)	-	-	-	-	-	-
Change in exchange rates	73	1	74	93	-	93	26	-	26
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	1,807	24	1,831	4,124	236	4,360	4,551	83	4,634
Risk-weighted assets at end of period	\$ 92,379	\$ 1,626	\$ 94,005	\$ 90,572	\$ 1,602	\$ 92,174	\$ 86,448	\$ 1,366	\$ 87,814

(in millions of dollars)	For the three-month periods ended								
	September 30, 2017			June 30, 2017			March 31, 2017		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period ⁽²⁾	\$ 80,227	\$ 1,157	\$ 81,384	\$ 78,916	\$ 1,087	\$ 80,003	\$ 77,449	\$ 1,038	\$ 78,487
Size of portfolio ⁽³⁾	810	140	950	2,062	70	2,132	2,051	(11)	2,040
Quality of portfolio ⁽⁴⁾	921	(14)	907	(86)	-	(86)	(788)	1	(787)
Updating of models ⁽⁵⁾	-	-	-	-	-	-	-	-	-
Procedures and policies ⁽⁶⁾	-	-	-	(586)	-	(586)	242	59	301
Acquisitions and transfers	65	-	65	-	-	-	-	-	-
Change in exchange rates	(126)	-	(126)	(79)	-	(79)	(38)	-	(38)
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	1,670	126	1,796	1,311	70	1,381	1,467	49	1,516
Risk-weighted assets at end of period	\$ 81,897	\$ 1,283	\$ 83,180	\$ 80,227	\$ 1,157	\$ 81,384	\$ 78,916	\$ 1,087	\$ 80,003

Footnotes to this table are presented on page 19.

Table 11 – Change in risk-weighted assets⁽¹⁾ (continued)

(in millions of dollars)	For the three-month periods ended								
	December 31, 2016			September 30, 2016			June 30, 2016		
	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total	Credit risk other than counterparty risk	Counterparty risk	Total
Credit risk									
Risk-weighted assets at beginning of period ⁽²⁾	\$ 76,717	\$ 1,246	\$ 77,963	\$ 74,996	\$ 1,203	\$ 76,199	\$ 74,603	\$ 1,186	\$ 75,789
Size of portfolio ⁽³⁾	1,092	(60)	1,032	1,197	43	1,240	593	112	705
Quality of portfolio ⁽⁴⁾	173	(148)	25	494	-	494	(48)	(95)	(143)
Updating of models ⁽⁵⁾	(577)	-	(577)	-	-	-	-	-	-
Procedures and policies ⁽⁶⁾	-	-	-	-	-	-	(136)	-	(136)
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	44	-	44	34	-	34	(16)	-	(16)
Other	-	-	-	(4)	-	(4)	-	-	-
Total changes in risk-weighted assets	732	(208)	524	1,721	43	1,764	393	17	410
Risk-weighted assets at end of period	\$ 77,449	\$ 1,038	\$ 78,487	\$ 76,717	\$ 1,246	\$ 77,963	\$ 74,996	\$ 1,203	\$ 76,199

Footnotes to this table are presented on page 19.

Table 11 – Change in risk-weighted assets⁽¹⁾ (continued)

(in millions of dollars)	For the three-month periods ended								
	June 30, 2018	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016	June 30, 2016
Market risk									
Risk-weighted assets at beginning of period	\$ 2,432	\$ 1,965	\$ 2,289	\$ 1,887	\$ 2,608	\$ 1,810	\$ 2,347	\$ 2,318	\$ 2,201
Change in risk level ⁽⁷⁾	120	467	(324)	402	(721)	798	(537)	29	117
Updating of models ⁽⁵⁾	-	-	-	-	-	-	-	-	-
Procedures and policies ⁽⁶⁾	-	-	-	-	-	-	-	-	-
Acquisitions and transfers	-	-	-	-	-	-	-	-	-
Change in exchange rates	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	120	467	(324)	402	(721)	798	(537)	29	117
Risk-weighted assets at end of period	\$ 2,552	\$ 2,432	\$ 1,965	\$ 2,289	\$ 1,887	\$ 2,608	\$ 1,810	\$ 2,347	\$ 2,318
Operational risk									
Risk-weighted assets at beginning of the period	\$ 11,890	\$ 11,850	\$ 11,831	\$ 11,849	\$ 13,365	\$ 13,315	\$ 13,275	\$ 13,215	\$ 13,112
Revenue generated	119	40	19	(18)	75	50	40	60	103
Procedures and policies ⁽⁶⁾	-	-	-	-	(1,591)	-	-	-	-
Acquisitions and transfers	(12)	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	107	40	19	(18)	(1,516)	50	40	60	103
Risk-weighted assets at end of period	\$ 11,997	\$ 11,890	\$ 11,850	\$ 11,831	\$ 11,849	\$ 13,365	\$ 13,315	\$ 13,275	\$ 13,215
Transitional threshold adjustment									
Risk-weighted assets at beginning of the period	\$ 13,698	\$ 14,858	\$ 17,098	\$ 16,917	\$ 14,393	\$ 14,532	\$ 13,470	\$ 17,955	\$ 18,124
Size of portfolio ⁽³⁾	1,462	30	(361)	358	286	(200)	429	(76)	(421)
Quality of portfolio ⁽⁴⁾	666	(212)	203	(175)	120	308	114	(99)	92
Updating of models ⁽⁵⁾	-	-	(2,076)	-	-	-	519	-	-
Procedures and policies ⁽⁶⁾	(325)	(973)	(6)	-	2,117	(247)	-	(4,309)	159
Acquisitions and transfers	(867)	-	-	(1)	-	-	-	-	-
Change in exchange rates	2	(5)	-	(1)	1	-	-	(1)	1
Other	-	-	-	-	-	-	-	-	-
Total changes in risk-weighted assets	938	(1,160)	(2,240)	181	2,524	(139)	1,062	(4,485)	(169)
Risk-weighted assets at end of year	\$ 14,636	\$ 13,698	\$ 14,858	\$ 17,098	\$ 16,917	\$ 14,393	\$ 14,532	\$ 13,470	\$ 17,955

⁽¹⁾ Risk-weighted assets account for the transitional provision for to the CVA applicable to Tier 1A capital.

⁽²⁾ A reclassification between "Credit risk other than counterparty risk" and "Counterparty risk" has occurred as at December 31, 2016. Prior period data were restated.

⁽³⁾ Increase or decrease in underlying risk exposure.

⁽⁴⁾ Change in risk mitigation factors and portfolio quality.

⁽⁵⁾ Changes in risk parameters and models.

⁽⁶⁾ Regulatory changes and developments in the regulatory capital calculation method.

⁽⁷⁾ Change in risk levels and change in exchange rates, which are not considered to be material.

Table 12 – Risk-weighted assets⁽¹⁾ by business segment

(in millions of dollars)	As at June 30, 2018	As at March 31, 2018	As at December 31, 2017	As at September 30, 2017	As at June 30, 2017
Allocated to business segments					
Personal and Business Services	\$ 92,460	\$ 89,891	\$ 85,672	\$ 81,550	\$ 79,840
Wealth Management and Life and Health Insurance	5,641	6,124	5,996	5,733	5,291
Property and Casualty Insurance	2,161	2,230	2,437	2,231	2,444
Other	8,292	8,251	7,523	7,785	7,545
Not allocated ⁽²⁾	14,636	13,698	14,859	17,099	16,917
Total risk-weighted assets	\$ 123,190	\$ 120,194	\$ 116,487	\$ 114,398	\$ 112,037

(in millions of dollars)	As at March 31, 2017	As at December 31, 2016	As at September 30, 2016	As at June 30, 2016
Allocated to business segments				
Personal and Business Services	\$ 80,845	\$ 77,821	\$ 78,504	\$ 76,949
Wealth Management and Life and Health Insurance	5,359	4,985	4,563	4,473
Property and Casualty Insurance	2,561	2,637	2,157	2,255
Other	7,211	8,169	8,361	8,054
Not allocated ⁽²⁾	14,393	14,532	13,470	17,955
Total risk-weighted assets	\$ 110,369	\$ 108,144	\$ 107,055	\$ 109,686

⁽¹⁾ Risk-weighted assets represent the amount of risk-weighted assets used in calculating the Tier 1A capital ratio.

⁽²⁾ Includes risk-weighted assets related to the threshold adjustment.

Table 13 – Risk exposure by asset class (exposure at default [EAD])

(in millions of dollars)	As at June 30, 2018							As at March 31, 2018						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 14,201	\$ 714	\$ 1	\$ 9	\$ 160	\$ 15,085	\$ 15,084	\$ 13,935	\$ 687	\$ -	\$ 6	\$ 150	\$ 14,778	\$ 14,778
Financial institutions	7,894	2,114	1,083	3,707	649	15,447	12,043	7,017	2,200	1,178	3,413	670	14,478	11,272
Businesses	52,723	5,442	160	2	582	58,909	58,377	51,081	5,402	211	12	610	57,316	56,699
SMEs similar to other retail client exposures	6,720	159	-	-	36	6,915	6,857	6,697	160	-	-	34	6,891	6,830
Mortgages	461	-	-	-	-	461	461	464	-	-	-	-	464	464
Other retail client exposures (excluding SMEs)	1,445	245	-	-	-	1,690	745	1,509	205	-	-	-	1,714	525
Securitization	5	-	-	-	-	5	5	6	-	-	-	-	6	6
Equities	199	-	-	-	-	199	199	203	-	-	-	-	203	203
Trading portfolio	-	-	18,029	1,000	-	19,029	1,260	-	-	19,29	1,139	-	20,432	1,454
Internal Ratings-Based approach														
Mortgages	96,477	13,503	-	-	-	109,980	109,980	93,651	13,040	-	-	-	106,691	106,691
Revolving retail client exposures	11,452	26,397	-	-	-	37,849	37,849	11,112	26,199	-	-	-	37,311	37,311
Other retail client exposures	10,319	412	-	-	43	10,774	10,774	9,832	411	-	-	43	10,286	10,286
Total	\$ 201,896	\$ 48,986	\$ 19,273	\$ 4,718	\$ 1,470	\$ 276,343	\$ 253,634	\$ 195,507	\$ 48,304	\$ 20,68	\$ 4,570	\$ 1,507	\$ 270,570	\$ 246,519
(in millions of dollars)	As at December 31, 2017							As at September 30, 2017						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 13,745	\$ 678	\$ 16	\$ 8	\$ 141	\$ 14,588	\$ 14,572	\$ 14,261	\$ 459	\$ 3	\$ 5	\$ 130	\$ 14,858	\$ 14,855
Financial institutions	7,475	2,478	483	3,287	524	14,247	11,778	7,630	2,489	1,134	2,956	602	14,811	11,850
Businesses	49,094	4,823	283	2	639	54,841	54,122	48,786	4,624	162	3	560	54,135	53,632
SMEs similar to other retail client exposures	6,822	188	-	-	34	7,044	6,981	7,210	222	-	-	34	7,466	7,399
Mortgages	411	-	-	-	-	411	411	271	-	-	-	-	271	271
Other retail client exposures (excluding SMEs)	1,438	67	-	-	-	1,505	279	1,452	39	-	-	-	1,491	258
Securitization	6	-	-	-	-	6	6	7	-	-	-	-	7	7
Equities	152	-	-	-	-	152	152	124	-	-	-	-	124	124
Trading portfolio	-	-	17,840	750	-	18,590	1,268	-	-	17,20	833	-	18,035	1,191
Internal Ratings-Based Approach														
Mortgages	93,067	12,614	-	-	-	105,681	105,681	91,805	9,290	-	-	-	101,095	101,095
Revolving retail client exposures	11,239	26,110	-	-	-	37,349	37,349	10,934	25,376	-	-	-	36,310	36,310
Other retail client exposures	9,577	395	-	-	21	9,993	9,993	9,217	354	-	-	21	9,592	9,592
Total	\$ 193,026	\$ 47,353	\$ 18,622	\$ 4,047	\$ 1,359	\$ 264,407	\$ 242,592	\$ 191,697	\$ 42,853	\$ 18,50	\$ 3,797	\$ 1,347	\$ 258,195	\$ 236,584

Footnotes to this table are presented on page 23.

Table 13 – Risk exposure by asset class (exposure at default [EAD]) (continued)

(in millions of dollars)	As at June 30, 2017							As at March 31, 2017						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 15,847	\$ 442	\$ 1,223	\$ 3	\$ 19	\$ 17,534	\$ 16,397	\$ 14,945	\$ 449	\$ 7	\$ 3	\$ 85	\$ 15,489	\$ 15,482
Financial institutions	6,771	2,639	694	3,140	752	13,996	11,178	6,885	2,676	379	3,198	624	13,762	11,211
Businesses	48,116	4,466	91	25	596	53,294	52,787	46,940	4,579	287	-	646	52,452	51,679
SMEs similar to other retail client exposures	7,174	242	-	-	35	7,451	7,383	7,169	66	-	-	44	7,279	7,207
Mortgages	206	-	-	-	-	206	206	186	-	-	-	-	186	186
Other retail client exposures (excluding SMEs)	1,456	35	-	-	-	1,491	264	1,463	18	-	-	-	1,481	221
Securitization	7	-	-	-	-	7	7	8	-	-	-	-	8	8
Equities	128	-	-	-	-	128	128	122	-	-	-	-	122	122
Trading portfolio	-	-	12,609	860	-	13,469	886	-	-	15,957	784	-	16,741	938
Internal Ratings-Based Approach														
Mortgages	90,587	9,094	-	-	-	99,681	99,681	88,448	8,764	-	-	-	97,212	97,212
Revolving retail client exposures	10,753	24,921	-	-	-	35,674	35,674	10,451	24,653	-	-	-	35,104	35,104
Other retail client exposures	8,840	347	-	-	23	9,210	9,210	8,540	344	-	-	21	8,905	8,905
Total	\$ 189,885	\$ 42,186	\$ 14,617	\$ 4,028	\$ 1,425	\$ 252,141	\$ 233,801	\$ 185,157	\$ 41,549	\$ 16,630	\$ 3,985	\$ 1,420	\$ 248,741	\$ 228,275
(in millions of dollars)	As at December 31, 2016							As at September 30, 2016						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach														
Sovereign borrowers	\$ 14,321	\$ 457	\$ 861	\$ 2	\$ 89	\$ 15,730	\$ 14,909	\$ 15,255	\$ 451	\$ 19	\$ 3	\$ 85	\$ 15,813	\$ 15,795
Financial institutions	4,849	2,618	957	3,786	781	12,991	9,260	4,879	2,362	1,513	3,906	1,218	13,878	9,220
Businesses	45,398	4,498	517	-	935	51,348	50,135	42,696	4,770	499	4	728	48,697	47,685
SMEs similar to other retail client exposures	6,922	56	-	-	42	7,020	6,951	8,725	63	-	-	36	8,824	8,753
Mortgages	143	-	-	-	-	143	143	131	-	-	-	-	131	131
Other retail client exposures (excluding SMEs)	1,521	17	-	-	-	1,538	247	1,481	26	-	-	-	1,507	265
Securitization	807	-	-	-	-	807	807	809	1,193	-	-	-	2,002	2,002
Equities	98	-	-	-	-	98	98	155	-	-	-	-	155	155
Trading portfolio	-	-	14,563	844	-	15,407	915	-	-	15,499	1,107	-	16,606	1,204
Internal Ratings-Based Approach														
Mortgages	88,199	8,500	-	-	-	96,699	96,699	87,789	5,539	-	-	-	93,328	93,328
Revolving retail client exposures	10,682	23,920	-	-	-	34,602	34,602	10,519	25,499	-	-	-	36,018	36,018
Other retail client exposures	8,332	326	-	-	18	8,676	8,676	8,067	186	-	-	7	8,260	8,260
Total	\$ 181,272	\$ 40,392	\$ 16,898	\$ 4,632	\$ 1,865	\$ 245,059	\$ 223,442	\$ 180,506	\$ 40,089	\$ 17,530	\$ 5,020	\$ 2,074	\$ 245,219	\$ 222,816

Footnotes to this table are presented on page 23.

Table 13 – Risk exposure by asset class (exposure at default [EAD]) (continued)

	As at June 30, 2016						
	Exposure classes ⁽¹⁾						
(in millions of dollars)	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Standardized Approach							
Sovereign borrowers	\$ 14,769	\$ 446	\$ 744	\$ 3	\$ 84	\$ 16,046	\$ 15,330
Financial institutions	4,936	2,600	4,660	3,595	1,013	16,804	9,428
Businesses	43,562	4,209	134	1	686	48,592	47,944
SMEs similar to other retail client exposures	7,243	32	-	-	35	7,310	7,242
Mortgages	119	-	-	-	-	119	119
Other retail client exposures (excluding SMEs)	1,391	23	-	-	-	1,414	175
Securitization	806	1,193	-	-	-	1,999	1,999
Equities	236	-	-	-	-	236	236
Trading portfolio	-	-	14,901	1,174	-	16,075	1,092
Internal Ratings-Based Approach							
Mortgages	87,140	5,418	-	-	-	92,558	92,558
Revolving retail client exposures	10,466	25,161	-	-	-	35,627	35,627
Other retail client exposures	7,870	185	-	-	6	8,061	8,061
Total	\$ 178,538	\$ 39,267	\$ 20,439	\$ 4,773	\$ 1,824	\$ 244,841	\$ 219,811

⁽¹⁾ The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

⁽²⁾ After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

Table 14 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry

(in millions of dollars)	As at June 30, 2018							As at March 31, 2018						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	\$ 6,910	\$ 186	\$ -	\$ -	\$ 11	\$ 7,107	\$ 7,099	\$ 6,583	\$ 167	\$ -	\$ -	\$ 11	\$ 6,761	\$ 6,751
Mining, oil and gas	345	457	-	-	51	853	853	338	450	-	-	52	840	839
Utilities	13,290	1,488	1	-	189	14,968	14,961	13,204	1,485	-	-	184	14,873	14,864
Construction	2,383	742	-	-	81	3,206	3,151	2,155	622	-	-	82	2,859	2,806
Manufacturing	3,194	504	-	-	102	3,800	3,789	2,846	543	-	-	100	3,489	3,478
Wholesale trade	1,334	99	-	-	50	1,483	1,471	1,353	126	-	-	44	1,523	1,513
Retail trade	2,703	345	-	-	10	3,058	3,044	2,687	325	-	-	8	3,020	3,007
Transportation	1,194	419	-	-	51	1,664	1,660	1,140	484	-	-	52	1,676	1,669
Information industry	454	283	-	-	20	757	755	337	323	-	-	20	680	679
Finance and insurance	8,900	1,162	1,229	3,718	729	15,738	12,115	8,116	1,134	1,389	3,431	787	14,857	11,331
Real estate	24,790	707	-	-	36	25,533	25,470	24,390	663	-	-	40	25,093	24,983
Professional services	493	117	-	-	13	623	614	460	126	-	-	12	598	589
Management of companies	806	109	-	-	11	926	854	833	154	-	-	10	997	926
Administrative services	235	16	-	-	9	260	251	234	10	-	-	7	251	243
Education	1,220	1,171	-	-	4	2,395	2,392	1,112	1,191	-	-	3	2,306	2,306
Health care	3,037	257	-	-	2	3,296	3,284	2,898	210	-	-	1	3,109	3,097
Arts and entertainments	608	46	-	-	3	657	655	620	42	-	-	3	665	663
Accommodation	1,158	22	-	-	2	1,182	1,172	1,060	29	-	-	2	1,091	1,081
Other services	659	38	-	-	7	704	695	659	38	-	-	7	704	697
Other businesses	1,105	102	14	-	10	1,231	1,219	1,008	167	-	-	5	1,180	1,227
Total	\$ 74,818	\$ 8,270	\$ 1,244	\$ 3,718	\$ 1,391	\$ 89,441	\$ 85,504	\$ 72,033	\$ 8,289	\$ 1,389	\$ 3,431	\$ 1,430	\$ 86,572	\$ 82,749
(in millions of dollars)	As at December 31, 2017							As at September 30, 2017						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	\$ 6,492	\$ 144	\$ -	\$ -	\$ 12	\$ 6,648	\$ 6,640	\$ 6,179	\$ 153	\$ -	\$ -	\$ 12	\$ 6,344	\$ 6,335
Mining, oil and gas	308	460	-	-	52	820	819	422	457	-	-	52	931	930
Utilities	13,306	1,404	16	-	174	14,900	14,877	13,570	1,158	-	-	167	14,895	14,887
Construction	2,066	583	-	-	78	2,727	2,678	1,999	488	-	-	78	2,565	2,512
Manufacturing	2,601	597	-	-	96	3,294	3,280	2,462	547	-	-	97	3,106	3,098
Wholesale trade	1,256	192	-	-	45	1,493	1,484	1,235	158	-	-	47	1,440	1,432
Retail trade	2,592	328	-	-	8	2,928	2,910	2,398	399	-	-	10	2,807	2,793
Transportation	1,090	463	-	-	53	1,606	1,600	1,137	463	-	-	53	1,653	1,652
Information industry	333	345	-	-	-	678	677	319	322	-	-	19	660	660
Finance and insurance	7,345	1,053	766	3,297	683	13,144	10,247	8,278	976	1,299	2,964	663	14,180	10,994
Real estate	23,863	623	-	-	42	24,528	24,466	23,390	652	-	-	37	24,079	24,009
Professional services	445	133	-	-	14	592	586	461	122	-	-	15	598	593
Management of companies	817	224	-	-	18	1,059	982	818	214	-	-	16	1,048	975
Administrative services	206	15	-	-	7	228	219	229	9	-	-	7	245	236
Education	1,621	926	-	-	4	2,551	2,550	1,275	982	-	-	4	2,261	2,260
Health care	2,716	216	-	-	1	2,933	2,926	2,629	176	-	-	1	2,806	2,801
Arts and entertainments	729	41	-	-	3	773	772	776	41	-	-	2	819	818
Accommodation	1,020	33	-	-	2	1,055	1,046	973	35	-	-	1	1,009	999
Other services	635	34	-	-	7	676	669	630	39	-	-	6	675	669
Other businesses	873	165	-	-	5	1,043	1,044	1,497	181	-	-	5	1,683	1,684
Total	\$ 70,314	\$ 7,979	\$ 782	\$ 3,297	\$ 1,304	\$ 83,676	\$ 80,472	\$ 70,677	\$ 7,572	\$ 1,299	\$ 2,964	\$ 1,292	\$ 83,804	\$ 80,337

The footnote to this table is presented on page 26.

Table 14 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)

(in millions of dollars)	As at June 30, 2017							As at March 31, 2017						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	\$ 5,957	\$ 148	\$ -	\$ -	\$ 11	\$ 6,116	\$ 6,106	\$ 5,803	\$ 99	\$ -	\$ -	\$ 10	\$ 5,912	\$ 5,901
Mining, oil and gas	431	456	-	-	4	891	890	288	447	-	-	3	738	737
Utilities	15,296	1,141	1,223	3	166	17,829	16,665	14,222	1,102	7	-	163	15,494	15,442
Construction	2,023	468	-	1	78	2,570	2,519	2,096	494	-	-	84	2,674	2,623
Manufacturing	2,428	520	-	-	92	3,040	3,030	2,546	494	-	-	88	3,128	3,119
Wholesale trade	1,178	153	-	-	45	1,376	1,370	1,175	170	-	-	43	1,388	1,378
Retail trade	2,763	387	-	-	8	3,158	3,144	2,287	715	-	-	8	3,010	2,997
Transportation	1,133	446	-	1	54	1,634	1,634	1,130	277	-	-	49	1,456	1,455
Information industry	312	315	-	1	19	647	647	351	301	-	-	19	671	670
Finance and insurance	7,551	1,081	785	3,161	796	13,374	10,350	7,691	1,035	666	3,201	801	13,394	10,399
Real estate	22,910	648	-	-	39	23,597	23,522	22,102	771	-	-	33	22,906	22,832
Professional services	428	130	-	-	20	578	573	427	92	-	-	17	536	532
Management of companies	756	128	-	-	10	894	822	809	135	-	-	9	953	877
Administrative services	243	12	-	-	7	262	252	293	8	-	-	6	307	298
Education	1,211	1,085	-	-	4	2,300	2,299	1,232	1,125	-	-	4	2,361	2,359
Health care	2,491	156	-	1	1	2,649	2,645	2,565	162	-	-	1	2,728	2,723
Arts and entertainments	634	42	-	-	2	678	677	643	40	-	-	4	687	684
Accommodation	964	23	-	-	1	988	977	935	21	-	-	1	957	947
Other services	597	31	-	-	5	633	628	607	90	-	-	5	702	697
Other businesses	1,427	178	-	-	5	1,610	1,612	1,568	126	-	-	7	1,701	1,702
Total	\$ 70,733	\$ 7,548	\$ 2,008	\$ 3,168	\$ 1,367	\$ 84,824	\$ 80,362	\$ 68,770	\$ 7,704	\$ 673	\$ 3,201	\$ 1,355	\$ 81,703	\$ 78,372
(in millions of dollars)	As at December 31, 2016							As at September 30, 2016						
	Exposure classes ⁽¹⁾							Exposure classes ⁽¹⁾						
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure	Total	Net exposure ⁽²⁾
Industries														
Agriculture	\$ 5,768	\$ 105	\$ -	\$ -	\$ 11	\$ 5,884	\$ 5,872	\$ 4,930	\$ 86	\$ -	\$ -	\$ 11	\$ 5,027	\$ 5,016
Mining, oil and gas	312	457	-	-	3	772	771	334	474	-	-	4	812	812
Utilities	15,159	1,121	838	-	144	17,262	16,446	10,586	1,193	-	-	101	11,880	11,878
Construction	1,956	432	-	-	84	2,472	2,421	1,837	356	-	-	69	2,262	2,212
Manufacturing	2,476	538	-	-	88	3,102	3,092	2,541	562	-	-	89	3,192	3,183
Wholesale trade	1,094	169	-	-	34	1,297	1,283	1,144	160	-	-	34	1,338	1,321
Retail trade	2,283	695	-	-	9	2,987	2,974	2,096	697	-	-	12	2,805	2,793
Transportation	1,041	289	-	-	48	1,378	1,376	1,055	335	-	-	46	1,436	1,433
Information industry	368	308	-	-	19	695	694	387	288	-	-	19	694	693
Finance and insurance	3,905	1,084	1,497	3,788	1,232	11,506	6,845	2,147	899	679	3,100	404	7,229	4,416
Real estate	21,475	746	-	-	34	22,255	22,183	19,468	812	-	-	35	20,315	20,247
Professional services	401	97	-	-	17	515	510	412	129	-	-	25	566	561
Management of companies	784	139	-	-	17	940	865	824	73	-	-	7	904	834
Administrative services	278	2	-	-	5	285	275	228	35	-	-	5	268	258
Education	1,185	959	-	-	3	2,147	2,147	1,454	1,024	-	-	3	2,481	2,481
Health care	2,577	151	-	-	1	2,729	2,724	2,620	184	-	-	1	2,805	2,795
Arts and entertainments	638	46	-	-	4	688	687	780	55	-	-	4	839	837
Accommodation	915	14	-	-	1	930	921	1,391	9	1,310	806	1,083	4,599	2,040
Other services	658	128	-	-	5	791	784	7,123	36	20	3	71	7,253	7,227
Other businesses	1,295	93	-	-	46	1,434	1,434	1,473	176	22	4	8	1,683	1,663
Total	\$ 64,568	\$ 7,573	\$ 2,335	\$ 3,788	\$ 1,805	\$ 80,069	\$ 74,304	\$ 62,830	\$ 7,583	\$ 2,031	\$ 3,913	\$ 2,031	\$ 78,388	\$ 72,700

The footnote to this table is presented on page 26.

Table 14 – Exposure at default – Businesses, sovereign borrowers and financial institutions by industry (continued)

(in millions of dollars)	As at June 30, 2016						
	Exposure classes ⁽¹⁾					Total	Net exposure ⁽²⁾
	Used exposure	Unused exposure	Repo-style transactions	OTC derivatives	Off-balance sheet exposure		
Industries							
Agriculture	\$ 5,643	\$ 120	\$ -	\$ -	\$ 7	\$ 5,770	\$ 5,758
Mining, oil and gas	481	472	-	-	10	963	961
Utilities	9,703	1,210	17	-	84	11,014	10,973
Construction	1,823	365	-	-	68	2,256	2,209
Manufacturing	2,544	514	-	-	80	3,138	3,131
Wholesale trade	1,181	137	-	-	36	1,354	1,348
Retail trade	2,091	348	-	-	11	2,450	2,438
Transportation	1,044	363	-	-	47	1,454	1,451
Information industry	409	280	-	-	19	708	707
Finance and insurance	2,651	844	1,453	2,910	545	8,403	4,861
Real estate	19,581	626	-	-	35	20,242	20,173
Professional services	417	125	-	-	25	567	562
Management of companies	933	78	-	-	7	1,018	947
Administrative services	216	37	-	-	5	258	248
Education	1,358	1,241	-	-	4	2,603	2,603
Health care	2,662	210	-	-	1	2,873	2,863
Arts and entertainments	790	52	-	-	4	846	845
Accommodation	1,252	10	3,316	686	714	5,978	1,811
Other services	7,338	44	727	2	72	8,183	7,471
Other businesses	1,150	179	25	1	9	1,364	1,342
Total	\$ 63,267	\$ 7,255	\$ 5,538	\$ 3,599	\$ 1,783	\$ 81,442	\$ 72,702

(1) The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

(2) After using credit risk mitigation (CRM) techniques, including collateral, guarantees and credit derivatives.

Table 15 – Reconciliation of exposure at default and regulatory balance sheet⁽¹⁾

	As at June 30, 2018				
	Items subject to:				Items not subject to credit risk
(in millions of dollars)	Total	Credit risk framework	Securitization provisions	Counterparty risk framework	
Cash and deposits with financial institutions	\$ 1,785	\$ 1,785	\$ -	\$ -	\$ -
Securities	39,795	20,408	5	-	19,382
Securities borrowed or purchased under reverse repurchase agreements	10,219	-	-	10,219	-
Loans	181,608	181,473	-	-	135
Segregated fund net assets	-	-	-	-	-
Other assets	11,389	7,713	-	2,514	1,162
Total assets	244,796	211,379	5	12,733	\$ 20,679
Commitments related to securities lent or sold under repurchase agreements	10,631	-	-	10,631	
Off-balance sheet derivative financial instruments	2,204	-	-	2,204	
Unused commitments	101,920	48,987	-	-	
Other off-balance sheet items	2,129	1,471	-	-	
Differences arising from the recognition of allowances	666	666	-	-	
Adjustments to account for differences related to on-balance sheet exposures	424	(66)	-	490	
Total exposure at default for credit risk	\$ 362,770	\$ 262,437	\$ 5	\$ 26,058	

⁽¹⁾ The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

Table 16 – Credit risk mitigation

	As at June 30, 2018			As at March 31, 2018		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
(in millions of dollars)						
Standardized Approach						
Sovereign borrowers	\$ 15,085	\$ 1	\$ -	\$ 14,778	\$ -	\$ -
Financial institutions	15,447	3,404	233	14,478	3,206	234
Businesses	58,909	532	10,511	57,316	617	10,376
SMEs similar to other retail client exposures	6,915	58	1,187	6,891	61	1,213
Mortgages	461	-	-	464	-	-
Other retail client exposure (excluding SMEs)	1,690	945	-	1,714	1,189	-
Securitization	5	-	-	6	-	-
Equities	199	-	-	203	-	-
Trading portfolio	19,029	17,769	-	20,432	18,978	-
Internal Ratings-Based Approach⁽²⁾						
Mortgages	109,980	-	29,215	106,691	-	28,366
Revolving retail client exposures	37,849	-	-	37,311	-	-
Other retail client exposures	10,774	-	2,337	10,286	-	2,416
Total	\$ 276,343	\$ 22,709	\$ 43,483	\$ 270,570	\$ 24,051	\$ 42,605

	As at December 31, 2017			As at September 30, 2017		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
(in millions of dollars)						
Standardized Approach						
Sovereign borrowers	\$ 14,588	\$ 16	\$ -	\$ 14,858	\$ 3	\$ 17
Financial institutions	14,247	2,469	263	14,811	2,961	279
Businesses	54,841	719	10,201	54,135	503	10,082
SMEs similar to other retail client exposures	7,044	63	1,279	7,466	67	1,451
Mortgages	411	-	-	271	-	173
Other retail client exposure (excluding SMEs)	1,505	1,226	-	1,491	1,233	-
Securitization	6	-	-	7	-	-
Equities	152	-	-	124	-	-
Trading portfolio	18,590	17,322	-	18,035	16,844	-
Internal Ratings-Based Approach⁽²⁾						
Mortgages	105,681	-	28,398	101,095	-	28,356
Revolving retail client exposures	37,349	-	-	36,310	-	-
Other retail client exposures	9,993	-	2,352	9,592	-	2,239
Total	\$ 264,407	\$ 21,815	\$ 42,493	\$ 258,195	\$ 21,611	\$ 42,597

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at June 30, 2017			As at March 31, 2017		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	\$ 17,534	\$ 1,137	\$ 1	\$ 15,489	\$ 7	\$ 2
Financial institutions	13,996	2,818	300	13,762	2,551	307
Businesses	53,294	507	9,852	52,452	773	9,690
SMEs similar to other retail client exposures	7,451	68	1,559	7,279	72	1,642
Mortgages	206	-	-	186	-	-
Other retail client exposure (excluding SMEs)	1,491	1,227	-	1,481	1,260	-
Securitization	7	-	-	8	-	-
Equities	128	-	-	122	-	-
Trading portfolio	13,469	12,583	-	16,741	15,803	-
Internal Ratings-Based Approach⁽²⁾						
Mortgages	99,681	-	28,427	97,212	-	27,226
Revolving retail client exposures	35,674	-	-	35,104	-	-
Other retail client exposures	9,210	-	2,297	8,905	-	2,394
Total	\$ 252,141	\$ 18,340	\$ 42,436	\$ 248,741	\$ 20,466	\$ 41,261

(in millions of dollars)	As at December 31, 2016			As at September 30, 2016		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
Standardized Approach						
Sovereign borrowers	\$ 15,730	\$ 821	\$ 2	\$ 15,813	\$ 18	\$ 2
Financial institutions	12,991	3,731	315	13,878	4,658	345
Businesses	51,348	1,213	9,548	48,697	1,012	8,304
SMEs similar to other retail client exposures	7,020	69	1,681	8,824	71	2,850
Mortgages	143	-	-	131	-	19
Other retail client exposure (excluding SMEs)	1,538	1,291	-	1,507	1,242	-
Securitization	807	-	-	2,002	-	400
Equities	98	-	-	155	-	-
Trading portfolio	15,407	14,492	-	16,606	15,402	-
Internal Ratings-Based Approach⁽²⁾						
Mortgages	96,699	-	27,285	93,328	-	26,389
Revolving retail client exposures	34,602	-	-	36,018	-	-
Other retail client exposures	8,676	-	2,328	8,260	-	2,213
Total	\$ 245,059	\$ 21,617	\$ 41,159	\$ 245,219	\$ 22,403	\$ 40,522

Footnotes to this table are presented on page 30.

Table 16 – Credit risk mitigation (continued)

(in millions of dollars)	As at June 30, 2016		
	Exposure at default (EAD)	Exposure covered by collateral ⁽¹⁾	Exposure covered by guarantees/ credit derivatives
Standardized Approach			
Sovereign borrowers	\$ 16,046	\$ 716	\$ 2
Financial institutions	16,804	7,376	337
Businesses	48,592	648	9,376
SMEs similar to other retail client exposures	7,310	68	1,682
Mortgages	119	-	20
Other retail client exposure (excluding SMEs)	1,414	1,239	-
Securitization	1,999	-	400
Equities	236	-	-
Trading portfolio	16,075	14,983	-
Internal Ratings-Based Approach⁽²⁾			
Mortgages	92,558	-	26,625
Revolving retail client exposures	35,627	-	-
Other retail client exposures	8,061	-	2,280
Total	\$ 244,841	\$ 25,030	\$ 40,722

⁽¹⁾ Qualifying financial collateral includes cash, gold, qualifying debt securities, shares and mutual funds.

⁽²⁾ For exposures under the IRB Approach, qualifying financial collateral is taken into account when estimating loss given default (LGD) in internal models.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾

Used exposure

(in millions of dollars and as a percentage)		As at June 30, 2018							As at March 31, 2018						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.00-0.14	0.08%	10.53%	\$ 8,463	\$ 178	2.11%	\$ 0.7	2.21%	0.08%	10.22%	\$ 8,472	\$ 173	2.04%	\$ 0.7	2.15%
	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Very low	0.25-0.49	0.26	11.29	7,558	416	5.50	2.2	5.87	0.26	10.83	7,197	380	5.28	2.0	5.63
	0.50-0.74	0.65	11.74	6,341	697	10.99	4.8	11.95	0.65	11.15	6,128	640	10.44	4.4	11.35
Low	0.75-2.49	1.55	12.38	5,478	1,126	20.56	10.6	22.97	1.56	11.61	5,401	1,041	19.28	9.8	21.54
	2.50-9.99	5.39	12.39	1,473	606	41.14	9.8	49.45	5.49	11.61	1,475	574	38.94	9.4	46.89
Medium	10.00-99.99	27.40	11.91	309	215	69.52	10.1	110.29	27.39	11.48	349	234	66.99	11.0	106.27
High	100.00	100.00	10.86	199	270	135.79	-	135.79	100.00	10.55	179	236	131.84	-	131.84
Default															
Sub-total		1.73	11.43	29,821	3,508	11.76	38.2	13.36	1.73	10.91	29,201	3,278	11.23	37.3	12.82
Uninsured exposures															
Excellent	0.00-0.14	0.08	11.52	23,370	539	2.30	2.2	2.42	0.08	11.44	22,956	525	2.29	2.1	2.40
	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Very low	0.25-0.49	0.26	11.98	17,873	1,043	5.84	5.6	6.23	0.26	11.88	16,965	981	5.78	5.2	6.17
	0.50-0.74	0.65	12.18	12,348	1,408	11.40	9.8	12.39	0.65	12.05	11,727	1,324	11.28	9.2	12.26
Low	0.75-2.49	1.56	12.46	9,792	2,034	20.77	19.0	23.21	1.57	12.31	9,541	1,963	20.58	18.5	23.00
	2.50-9.99	5.37	12.58	2,603	1,084	41.66	17.4	50.04	5.38	12.34	2,563	1,049	40.94	16.9	49.18
Medium	10.00-99.99	27.42	11.87	466	323	69.27	15.2	109.94	27.42	11.70	499	341	68.32	16.0	108.44
High	100.00	100.00	11.27	204	287	140.86	-	140.86	100.00	11.16	200	280	139.51	-	139.51
Default															
Sub-total		1.16	11.95	66,656	6,718	10.08	69.2	11.38	1.19	11.83	64,451	6,463	10.03	67.9	11.35
Total		1.33	11.79	96,477	10,226	10.60	107.4	11.99	1.35	11.55	93,652	9,741	10.40	105.2	11.81
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.00-0.14	0.07	77.73	2,596	83	3.19	1.3	3.83	0.07	76.66	2,356	74	3.16	1.2	3.78
	0.15-0.24	0.19	82.28	576	48	8.42	0.9	10.37	0.19	82.28	504	42	8.42	0.8	10.37
Very low	0.25-0.49	0.38	76.20	1,685	232	13.76	4.9	17.43	0.37	75.76	1,586	216	13.60	4.6	17.22
	0.50-0.74	0.68	65.31	443	82	18.55	2.0	24.11	0.68	65.30	455	84	18.55	2.0	24.10
Low	0.75-2.49	1.94	77.33	3,915	1,856	47.40	58.3	66.02	1.96	77.24	3,843	1,833	47.67	57.7	66.43
	2.50-9.99	4.93	71.64	1,080	931	86.18	38.3	130.54	4.93	71.70	1,113	959	86.23	39.5	130.61
Medium	10.00-99.99	19.96	61.37	1,039	1,669	160.66	127.3	313.83	19.96	61.35	1,126	1,809	160.60	137.8	313.68
High	100.00	100.00	72.43	118	1,069	905.35	-	905.35	100.00	72.50	129	1,171	906.28	-	906.28
Default															
Total		4.08	75.00	11,452	5,970	52.13	233.0	77.57	4.46	74.43	11,112	6,188	55.68	243.6	83.09
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.00-0.14	0.08	26.89	843	45	5.33	0.2	5.59	0.08	26.45	829	44	5.26	0.2	5.51
	0.15-0.24	0.19	82.28	2	1	32.18	-	34.13	0.19	82.28	1	-	32.18	-	34.13
Very low	0.25-0.49	0.28	25.63	1,221	156	12.76	0.9	13.63	0.28	24.49	1,187	145	12.19	0.8	13.02
	0.50-0.74	0.61	29.05	1,584	357	22.54	2.7	24.64	0.61	27.66	1,558	335	21.53	2.5	23.54
Low	0.75-2.49	1.60	35.42	2,336	968	41.44	13.5	48.65	1.60	34.82	2,162	882	40.80	12.3	47.91
	2.50-9.99	3.26	37.48	3,906	2,044	52.35	47.2	48.65	3.21	37.30	3,676	1,912	52.00	43.6	47.91
Medium	10.00-99.99	24.47	32.42	327	255	77.91	25.9	176.84	24.51	30.93	331	246	74.36	25.0	168.84
High	100.00	100.00	32.10	100	402	401.22	-	401.22	100.00	33.14	88	363	414.27	-	414.27
Default															
Total		3.48	33.25	10,319	4,228	40.97	90.4	51.93	3.41	32.52	9,832	3,927	39.94	84.4	50.67
Overall total		1.79%	19.78%	\$ 118,248	\$ 20,424	17.27%	\$ 430.8	21.83%	1.83%	19.44%	\$ 114,596	\$ 19,856	17.33%	\$ 433.2	22.05%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Used exposure

(in millions of dollars and as a percentage)

(in millions of dollars and as a percentage)		As at December 31, 2017										As at September 30, 2017					
		PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	
Exposures related to residential mortgage loans																	
Insured exposures																	
Excellent	0.00-0.14	0.08%	8.38%	\$ 8,321	\$ 139	1.68%	\$ 0.6	1.76%	0.07%	8.40%	\$ 7,878	\$ 119	1.51%	\$ 0.5	1.59%		
	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Very low	0.25-0.49	0.26	8.33	7,345	298	4.06	1.6	4.33	0.26	8.34	7,308	297	4.06	1.6	4.33		
	0.50-0.74	0.65	8.31	6,245	486	7.78	3.4	8.45	0.59	8.31	6,403	466	7.28	3.1	7.89		
Low	0.75-2.49	1.56	8.33	5,439	752	13.81	7.0	15.43	1.43	8.33	5,771	756	13.10	6.9	14.59		
	2.50-9.99	5.50	8.36	1,472	413	28.08	6.8	33.83	5.47	8.36	1,530	429	28.03	7.0	33.75		
Medium	10.00-99.99	27.39	8.42	376	185	49.16	8.6	77.98	27.39	8.40	375	184	49.03	8.7	77.79		
High	100.00	100.00	8.45	174	183	105.04	0.4	108.01	100.00	8.45	183	192	104.91	0.4	107.93		
Default																	
Sub-total		1.73	8.34	29,372	2,456	8.36	28.4	9.57	1.75	8.35	29,448	2,443	8.30	28.2	9.49		
Uninsured exposures																	
Excellent	0.00-0.14	0.08	11.17	22,263	497	2.23	2.0	2.35	0.07	10.83	21,139	413	1.95	1.6	2.05		
	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Very low	0.25-0.49	0.26	11.56	16,958	955	5.63	5.1	6.01	0.26	11.10	16,708	903	5.41	4.8	5.77		
	0.50-0.74	0.65	11.73	11,828	1,298	10.98	9.0	11.93	0.59	11.25	11,835	1,165	9.84	7.9	10.67		
Low	0.75-2.49	1.57	11.97	9,452	1,888	19.98	17.8	22.33	1.44	11.45	9,522	1,721	18.08	15.7	20.15		
	2.50-9.99	5.41	12.12	2,539	1,025	40.36	16.6	48.51	5.45	11.74	2,503	982	39.23	15.8	47.19		
Medium	10.00-99.99	27.42	11.37	473	314	66.38	14.7	105.35	27.42	11.18	459	300	65.26	14.1	103.57		
High	100.00	100.00	10.94	183	208	113.41	10.3	183.86	100.00	10.75	192	219	114.09	9.5	175.73		
Default																	
Sub-total		1.16	11.54	63,696	6,185	9.71	75.5	11.19	1.15	11.11	62,358	5,703	9.15	69.4	10.54		
Total		1.34	10.53	93,068	8,641	9.29	103.9	10.68	1.34	10.23	91,806	8,146	8.87	97.6	10.20		
Qualifying revolving retail client exposures (QRRCE)																	
Excellent	0.00-0.14	0.07	77.10	2,480	78	3.16	1.2	3.79	0.07	77.60	2,871	98	3.43	1.6	4.12		
	0.15-0.24	0.19	82.28	528	44	8.42	0.8	10.37	-	-	-	-	-	-	-		
Very low	0.25-0.49	0.37	75.79	1,633	222	13.60	4.7	17.22	0.33	75.57	1,609	196	12.20	4.1	15.35		
	0.50-0.74	0.68	65.13	450	83	18.51	2.0	24.04	0.68	65.06	458	85	18.48	2.0	24.01		
Low	0.75-2.49	1.95	77.26	3,818	1,816	47.56	57.1	66.26	1.70	77.23	3,701	1,584	42.81	48.0	59.02		
	2.50-9.99	4.92	71.67	1,086	935	86.11	38.5	130.40	4.38	71.67	1,081	861	79.63	34.0	118.96		
Medium	10.00-99.99	19.95	61.34	1,127	1,810	160.54	138.0	313.52	17.48	59.63	1,102	1,626	147.53	115.0	277.95		
High	100.00	100.00	72.47	117	1,003	858.74	6.2	925.06	100.00	59.67	112	781	698.73	5.9	764.75		
Default																	
Total		4.28	74.58	11,239	5,991	53.30	248.5	80.94	3.89	74.07	10,934	5,231	47.84	210.6	71.92		
Other retail client exposures, excluding SMEs similar to the other retail client exposures																	
Excellent	0.00-0.14	0.08	25.70	809	41	5.08	0.2	5.33	0.08	28.92	994	56	5.66	0.2	5.93		
	0.15-0.24	0.19	82.28	1	-	32.18	-	34.13	-	-	-	-	-	-	-		
Very low	0.25-0.49	0.28	23.90	1,182	141	11.91	0.8	12.72	0.28	28.12	1,470	207	14.05	1.1	15.01		
	0.50-0.74	0.61	27.67	1,480	319	21.55	2.4	23.57	0.64	29.63	1,651	397	24.06	3.1	26.37		
Low	0.75-2.49	1.60	35.24	2,090	863	41.29	12.0	48.48	1.61	34.84	1,859	785	42.24	10.7	49.42		
	2.50-9.99	3.26	37.40	3,595	1,878	52.23	43.3	48.48	3.39	36.73	2,840	1,459	51.38	34.9	49.42		
Medium	10.00-99.99	24.52	30.20	344	250	72.60	25.4	164.88	22.78	29.59	328	225	68.43	21.5	150.10		
High	100.00	100.00	36.00	76	188	247.47	15.3	498.38	100.00	35.82	74	186	250.09	14.8	499.22		
Default																	
Total		3.38	32.50	9,577	3,680	38.42	99.4	51.40	3.15	32.60	9,216	3,315	35.97	86.3	47.67		
Overall total		1.80%	18.70%	\$ 113,884	\$ 18,312	16.08%	\$ 451.8	21.04%	1.74%	18.31%	\$ 111,956	\$ 16,692	14.91%	\$ 394.5	19.32%		

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)
Used exposure

(in millions of dollars and as a percentage)																
As at June 30, 2017										As at March 31, 2017						
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	
Exposures related to residential mortgage loans																
Insured exposures																
Excellent	0.00-0.14	0.07%	8.40%	\$ 8,265	\$ 125	1.52%	\$ 0.5	1.59%	0.07%	8.44%	\$ 7,833	\$ 119	1.52%	\$ 0.5	1.60%	
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	0.25-0.49	0.26	8.36	7,415	302	4.07	1.6	4.34	0.26	8.39	6,957	284	4.09	1.5	4.36	
Low	0.50-0.74	0.59	8.33	6,327	462	7.30	3.1	7.91	0.59	8.40	6,045	444	7.35	3.0	7.97	
	0.75-2.49	1.43	8.34	5,549	727	13.12	6.6	14.61	1.44	8.37	5,477	725	13.20	6.6	14.71	
Medium	2.50-9.99	5.54	8.36	1,472	415	28.18	6.8	33.96	5.50	8.41	1,503	424	28.25	6.9	34.02	
High	10.00-99.99	27.39	8.47	359	178	49.43	8.4	78.42	27.39	8.48	417	206	49.49	9.7	78.51	
Default	100.00	100.00	8.44	213	224	104.88	0.4	107.08	100.00	8.63	236	253	107.02	0.7	110.84	
Sub-total		1.81	8.36	29,600	2,433	8.22	27.4	9.38	2.01	8.41	28,468	2,455	8.62	28.9	9.89	
Uninsured exposures																
Excellent	0.00-0.14	0.07	10.73	21,467	415	1.93	1.6	2.03	0.07	10.91	21,209	417	1.97	1.6	2.06	
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	0.25-0.49	0.26	10.95	16,306	869	5.33	4.6	5.69	0.26	11.14	15,905	863	5.43	4.6	5.79	
Low	0.50-0.74	0.59	11.06	11,280	1,092	9.68	7.4	10.50	0.59	11.24	11,004	1,082	9.84	7.3	10.66	
	0.75-2.49	1.44	11.24	8,976	1,594	17.74	14.5	19.76	1.45	11.35	8,835	1,588	17.97	14.5	20.02	
Medium	2.50-9.99	5.41	11.42	2,354	896	38.07	14.5	45.78	5.38	11.41	2,337	886	37.91	14.3	45.55	
High	10.00-99.99	27.42	10.75	413	259	62.76	12.2	99.60	27.42	11.19	494	322	65.32	15.2	103.66	
Default	100.00	100.00	10.76	192	220	114.45	9.3	175.13	100.00	10.88	196	224	114.16	11.1	185.14	
Sub-total		1.13	10.95	60,988	5,345	8.76	64.1	10.08	1.18	11.12	59,980	5,382	8.97	68.6	10.40	
Total		1.35	10.11	90,588	7,778	8.59	91.5	9.85	1.44	10.25	88,448	7,837	8.86	97.5	10.24	
Qualifying revolving retail client exposures (QRRCE)																
Excellent	0.00-0.14	0.07	77.71	2,891	98	3.40	1.6	4.08	0.07	76.78	2,642	89	3.37	1.4	4.05	
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	0.25-0.49	0.33	75.72	1,565	192	12.25	4.0	15.41	0.33	75.44	1,488	181	12.16	3.7	15.30	
Low	0.50-0.74	0.68	64.82	448	83	18.42	2.0	23.93	0.68	64.88	454	84	18.43	2.0	23.95	
	0.75-2.49	1.70	77.23	3,620	1,548	42.77	46.9	58.96	1.70	77.15	3,553	1,522	42.85	46.1	59.09	
Medium	2.50-9.99	4.37	71.60	1,060	842	79.46	33.3	118.68	4.37	71.62	1,067	848	79.48	33.5	118.70	
High	10.00-99.99	17.46	59.63	1,056	1,556	147.46	109.9	277.73	17.49	59.66	1,122	1,656	147.64	117.3	278.24	
Default	100.00	100.00	59.97	113	790	697.98	6.6	770.64	100.00	59.94	125	869	696.55	7.4	770.78	
Total		3.86	74.16	10,753	5,109	47.52	204.3	71.26	4.19	73.63	10,451	5,249	50.23	211.4	75.52	
Other retail client exposures, excluding SMEs similar to the other retail client exposures																
Excellent	0.00-0.14	0.08	29.10	1,016	58	5.73	0.2	6.01	0.08	28.35	971	54	5.55	0.2	5.81	
Very low	0.15-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	0.25-0.49	0.28	28.02	1,433	201	14.00	1.1	14.96	0.28	26.78	1,378	184	13.38	1.0	14.30	
Low	0.50-0.74	0.64	28.74	1,575	368	23.37	2.8	25.62	0.65	27.29	1,547	344	22.22	2.7	24.36	
	0.75-2.49	1.61	33.94	1,757	723	41.14	9.8	48.14	1.60	33.20	1,705	686	40.25	9.3	47.10	
Medium	2.50-9.99	3.34	36.21	2,679	1,356	50.58	32.1	48.14	3.29	35.93	2,538	1,270	50.09	29.7	47.10	
High	10.00-99.99	22.81	29.12	305	205	67.36	19.6	147.75	22.87	28.87	320	214	66.84	20.4	146.76	
Default	100.00	100.00	34.83	75	172	228.74	15.4	483.68	100.00	34.11	81	166	204.95	17.8	480.74	
Total		3.14	32.03	8,840	3,083	34.87	81.0	46.33	3.27	31.20	8,540	2,918	34.18	81.1	46.05	
Overall total		1.74%	18.12%	\$ 110,181	\$ 15,970	14.49%	\$ 376.8	18.77%	1.86%	18.08%	\$ 107,439	\$ 16,004	14.90%	\$ 390.0	19.44%	

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)
Used exposure

(in millions of dollars and as a percentage)				As at December 31, 2016					
		PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans									
Insured exposures									
	Excellent	0.00-0.14	0.07%	8.48%	\$ 7,804	\$ 119	1.53%	\$ 0.5	1.60%
		0.15-0.24	-	-	-	-	-	-	-
	Very low	0.25-0.49	0.26	8.41	7,015	287	4.10	1.5	4.37
		0.50-0.74	0.59	8.39	6,157	453	7.35	3.1	7.97
	Low	0.75-2.49	1.44	8.42	5,557	736	13.25	6.7	14.76
	Medium	2.50-9.99	5.54	8.41	1,544	438	28.37	7.2	34.19
	High	10.00-99.99	27.39	8.50	422	209	49.61	9.8	78.70
	Default	100.00	100.00	8.65	247	263	106.73	0.9	111.50
	Sub-total		2.04	8.43	28,746	2,505	8.72	29.7	10.01
Uninsured exposures									
	Excellent	0.00-0.14	0.07	10.64	20,801	399	1.92	1.5	2.01
		0.15-0.24	-	-	-	-	-	-	-
	Very low	0.25-0.49	0.26	10.69	15,792	823	5.21	4.4	5.56
		0.50-0.74	0.59	10.71	10,987	1,030	9.37	6.9	10.16
	Low	0.75-2.49	1.45	10.81	8,823	1,510	17.11	13.9	19.07
	Medium	2.50-9.99	5.45	10.82	2,354	853	36.24	14.0	43.62
	High	10.00-99.99	27.42	10.67	493	307	62.29	14.4	98.86
	Default	100.00	100.00	10.67	203	226	111.04	11.7	183.07
	Sub-total		1.20	10.70	59,453	5,148	8.66	66.8	10.06
	Total		1.48	9.96	88,199	7,653	8.68	96.5	10.04
Qualifying revolving retail client exposures (QRRCE)									
	Excellent	0.00-0.14	0.07	77.29	2,778	93	3.37	1.5	4.05
		0.15-0.24	-	-	-	-	-	-	-
	Very low	0.25-0.49	0.33	75.30	1,518	184	12.14	3.8	15.27
		0.50-0.74	0.68	65.05	444	82	18.48	2.0	24.01
	Low	0.75-2.49	1.70	77.17	3,556	1,528	42.95	46.3	59.23
	Medium	2.50-9.99	4.38	71.66	1,085	865	79.66	34.2	119.00
	High	10.00-99.99	17.49	59.62	1,183	1,746	147.52	123.5	277.95
	Default	100.00	100.00	59.95	118	807	686.12	8.3	774.63
	Total		4.14	73.74	10,682	5,305	49.66	219.6	75.35
Other retail client exposures, excluding SMEs similar to the other retail client exposures									
	Excellent	0.00-0.14	0.08	27.60	945	51	5.43	0.2	5.69
		0.15-0.24	-	-	-	-	-	-	-
	Very low	0.25-0.49	0.28	26.17	1,376	180	13.08	1.0	13.98
		0.50-0.74	0.64	27.45	1,490	333	22.33	2.6	24.49
	Low	0.75-2.49	1.60	33.70	1,628	665	40.85	9.1	47.80
	Medium	2.50-9.99	3.34	36.04	2,483	1,251	50.32	29.4	65.18
	High	10.00-99.99	22.87	28.98	333	223	67.13	21.4	147.43
	Default	100.00	100.00	34.71	77	165	214.82	16.7	486.27
	Total		3.32	31.16	8,332	2,868	34.42	80.4	46.49
Overall total			1.89%	17.96%	\$ 107,213	\$ 15,826	14.76%	\$ 396.5	19.38%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Used exposure

(in millions of dollars and as a percentage)

As at September 30, 2016

As at June 30, 2016

As at September 30, 2019															
		EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	EAD	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans															
Insured exposures															
Excellent	0.23%	9.47%	\$ 6,117	\$ 258	4.22%	\$ 1.3	4.49%	0.07%	8.48%	\$ 14,085	\$ 250	1.53%	\$ 0.9	1.60%	
Very low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Low	0.26	9.70	13,594	245	4.75	-	5.07	0.59	8.39	6,136	254	7.35	1.2	7.97	
Medium-low	0.52	9.45	4,084	1	7.58	2.0	8.20	1.44	8.42	25	1	13.25	-	14.76	
Medium	0.61	9.49	23	310	15.86	4.5	17.77	5.54	8.41	3,991	296	28.37	1.8	34.19	
Medium-high	1.61	9.49	2,894	459	32.74	2.7	39.20	5.40	8.50	2,794	433	49.61	4.1	78.70	
High	5.40	9.57	503	164	55.53	8.8	81.17	20.95	8.65	484	157	-	2.4	-	
Very high	20.95	9.79	422	235	55.53	-	1.26	20.95	8.65	406	220	-	8.1	111.50	
Default	100.00	9.86	265	321	121.08	1.1	126.22	100.00	8.59	294	355	106.73	1.4	-	
Sub-total	1.70	9.59	27,902	1,993	7.14	20.4	8.09	1.76	9.42	28,215	1,966	6.97	19.9	7.87	
Uninsured exposures															
Excellent	0.23	16.39	36,251	837	7.29	4.3	7.76	0.26	10.69	36,170	1,072	5.21	4.1	5.56	
Very low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Low	0.52	16.49	11,456	840	13.21	4.3	14.29	1.45	10.81	11,095	809	17.11	4.2	19.07	
Medium-low	1.59	16.59	6,353	1,079	27.47	5.6	30.77	5.45	10.82	6,084	802	36.24	5.2	43.62	
Medium	5.45	16.62	4,412	1,212	57.23	11.7	68.55	20.94	10.67	4,262	1,172	62.29	11.2	98.86	
Medium-high	20.94	16.42	713	407	93.13	6.6	136.10	27.42	16.47	657	375	111.04	5.9	183.07	
High	20.94	16.42	218	374	93.13	16.7	136.10	27.42	16.47	430	402	49.66	14.8	225.40	
Very high	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Default	100.00	16.27	484	451	-	12.4	67.38	100.00	73.74	227	390	-	12.7	75.35	
Sub-total	0.86	16.35	59,887	5,200	8.68	61.6	9.95	0.86	16.33	58,925	5,022	8.52	58.1	9.76	
Total	1.12	14.20	87,789	7,193	8.19	82.0	9.36	1.48	9.96	87,140	6,988	8.68	78.0	10.04	
Qualifying revolving retail client exposures (QRRCE)															
Excellent	0.17	81.00	1,291	102	7.87	2.0	9.73	0.17	81.12	1,355	107	7.90	2.0	9.78	
Very low	0.26	74.19	1,122	114	10.15	2.0	12.78	0.26	74.19	1,137	116	10.18	2.4	12.81	
Low	0.42	74.68	1,184	177	14.92	4.0	19.06	0.42	74.91	1,189	179	15.08	4.0	19.27	
Medium-low	0.84	80.29	1,590	432	27.20	11.0	35.80	0.84	80.47	1,595	436	27.32	11.0	35.96	
Medium	1.53	80.91	1,864	799	42.89	23.0	58.46	1.53	81.00	1,866	802	42.95	23.3	58.55	
Medium-high	2.93	72.72	2,193	1,347	61.43	47.0	88.04	2.93	72.70	2,125	1,306	61.40	45.2	88.01	
High	5.82	62.63	607	510	84.03	22.0	129.55	5.82	62.60	558	468	84.01	20.3	129.53	
Very high	21.70	53.17	601	865	143.85	70.0	288.15	21.69	53.10	573	823	143.63	66.1	287.68	
Default	100.00	54.35	67	383	574.50	8.0	727.36	100.00	54.23	68	389	575.61	8.2	726.35	
Total	3.31	74.89	10,519	4,729	44.96	189.0	67.38	3.24	75.14	10,466	4,626	44.19	182.5	65.99	
Other retail client exposures, excluding SMEs similar to the other retail client exposures															
Excellent	0.05	41.66	362	23	6.46	-	6.75	0.05	42.36	365	24	6.61	0.1	6.90	
Very low	0.10	37.46	1,000	93	9.34	-	9.81	0.10	37.10	1,009	93	9.25	0.4	9.71	
Low	0.23	34.53	1,498	224	14.99	1.0	15.95	0.23	34.08	1,489	221	14.83	1.1	15.78	
Medium-low	0.53	33.73	1,400	330	23.54	2.0	25.56	0.53	32.67	1,374	314	22.84	2.2	24.80	
Medium	1.04	38.29	993	367	36.99	3.0	41.34	1.06	36.77	983	350	35.58	3.3	39.79	
Medium-high	1.80	49.30	1,722	1,032	59.87	14.0	70.03	1.82	48.49	1,641	966	58.90	13.1	68.91	
High	4.90	48.92	715	513	71.70	16.0	100.16	4.93	48.01	658	463	70.38	14.7	98.32	
Very high	20.57	34.60	324	246	75.97	23.0	159.72	20.59	33.94	299	223	74.47	19.6	156.51	
Default	100.00	60.14	53	219	409.75	17.0	806.36	100.00	58.98	52	211	406.14	16.0	790.07	
Total	2.59	40.14	8,067	3,047	37.77	76.0	49.59	2.52	39.27	7,870	2,865	36.41	70.5	47.60	
Overall total	1.45%	22.17%	\$ 106,375	\$ 14,969	14.07%	\$ 347.0	18.15%	1.46%	22.03%	\$ 105,476	\$ 14,479	13.73%	\$ 331.0	17.66%	

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

(in millions of dollars and as a percentage)			As at June 30, 2018										As at March 31, 2018									
			EAD-weighted average	EAD-weighted average	Notional amount of unused	EAD as a percentage of notional amount		RWA as a percentage of EAD ⁽²⁾		RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average	EAD-weighted average	Notional amount of unused	EAD as a percentage of notional amount		RWA as a percentage of EAD ⁽²⁾		RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾				
PD scale (%)			PD	LGD	commitments	EAD					PD	LGD	commitments	EAD								
Exposures related to residential mortgage loans																						
Insured exposures																						
Excellent	0.00 - 0.14		0.08%	12.46%	\$ 10	\$ 5	50.00%	\$ -	2.49%	\$ -	2.62%	0.08%	12.28%	\$ 9	\$ 4	50.00%	\$ -	2.46%	\$ -	2.58%		
Very low	0.15 - 0.24		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	0.25 - 0.49		0.26	13.68	31	16	50.00	1	6.66	-	7.11	0.26	13.63	22	11	50.00	1	6.64	-	7.08		
Low	0.50 - 0.74		0.65	14.50	31	15	50.00	3	13.57	0.1	14.75	0.65	14.13	20	10	50.00	1	13.23	-	14.38		
	0.75 - 2.49		1.59	14.78	28	14	50.00	4	24.88	-	27.82	1.59	14.32	23	12	50.00	3	23.99	-	26.82		
Medium	2.50 - 9.99		5.20	14.32	6	3	50.00	1	46.73	-	55.97	5.17	14.12	5	3	50.00	1	45.35	-	54.15		
High	10.00 - 99.99		27.42	12.94	1	-	50.00	-	75.55	-	119.90	27.42	13.48	1	-	50.00	-	78.71	-	124.92		
Default	100.00		100.00	9.79	-	-	50.00	-	122.41	-	122.41	100.00	9.51	-	-	50.00	-	118.86	-	118.86		
Sub-total			1.43	14.10	107	53	50.00	9	16.04	0.1	18.13	1.57	13.82	80	40	50.00	6	16.32	-	18.48		
Uninsured exposures																						
Excellent	0.00 - 0.14		0.08	12.06	9,459	6,672	70.54	161	2.41	0.6	2.53	0.08	12.02	9,270	6,518	70.32	157	2.40	0.6	2.52		
Very low	0.15 - 0.24		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	0.25 - 0.49		0.26	12.96	5,619	3,745	66.64	236	6.31	1.3	6.73	0.26	12.95	5,388	3,564	66.16	225	6.31	1.2	6.73		
Low	0.50 - 0.74		0.65	14.23	2,826	1,817	64.29	242	13.32	1.7	14.47	0.65	14.26	2,696	1,724	63.97	230	13.35	1.6	14.51		
	0.75 - 2.49		1.55	15.66	1,610	1,004	62.32	260	25.93	2.4	28.96	1.55	15.77	1,578	981	62.19	257	26.16	2.4	29.23		
Medium	2.50 - 9.99		5.08	17.74	301	185	61.48	107	57.97	1.7	69.44	5.10	17.68	296	181	61.07	105	57.91	1.7	69.40		
High	10.00 - 99.99		27.42	19.24	41	27	65.37	30	112.34	1.4	178.29	27.42	18.81	46	31	66.56	33	109.81	1.6	174.27		
Default	100.00		100.00	11.23	33	-	0.89	-	140.36	-	140.36	100.00	12.26	32	-	1.09	1	153.30	-	153.30		
Sub-total			0.44	12.96	19,889	13,450	67.62	1,036	7.71	9.1	8.56	0.45	12.95	19,306	12,999	67.34	1,008	7.75	9.1	8.62		
Total			0.45	12.97	19,996	13,503	67.53	1,045	7.74	9.2	8.59	0.46	12.95	19,386	13,039	67.27	1,014	7.77	9.1	8.65		
Qualifying revolving retail client exposures (QRRCE)																						
Excellent	0.00 - 0.14		0.06	80.09	18,134	12,163	67.07	353	2.90	5.4	7.97	0.06	79.95	17,607	11,815	67.11	344	2.91	5.3	7.89		
Very low	0.15 - 0.24		0.16	78.55	12,499	8,060	64.48	557	6.91	10.0	30.86	0.16	78.53	12,728	8,208	64.49	567	6.91	10.2	33.80		
	0.25 - 0.49		0.39	77.98	4,112	2,656	64.58	384	14.47	8.2	24.82	0.39	78.08	4,121	2,660	64.54	386	14.51	8.3	23.65		
Low	0.50 - 0.74		0.68	66.15	431	253	58.81	48	18.79	1.1	49.77	0.68	66.26	433	253	58.50	48	18.82	1.1	50.08		
	0.75 - 2.49		1.69	78.76	5,561	2,998	53.91	1,287	42.94	39.3	71.42	1.69	78.73	5,561	2,996	53.87	1,287	42.98	39.2	72.66		
Medium	2.50 - 9.99		4.77	71.55	668	209	31.26	176	84.10	7.2	127.04	4.76	71.47	661	207	31.28	173	83.90	7.1	126.70		
High	10.00 - 99.99		20.28	61.49	478	58	12.21	94	161.87	7.3	214.69	20.34	61.57	484	60	12.32	97	162.26	7.5	215.51		
Default	100.00		100.00	-	12	-	-	-	-	-	-	100.00	-	12	-	-	-	-	-	-		
Total			0.39	79.01	41,895	26,397	63.01	2,899	10.98	78.5	14.70	0.40	78.93	41,607	26,199	62.97	2,902	11.08	78.7	14.83		
Other retail client exposures, excluding SMEs similar to other retail client exposures																						
Excellent	0.00 - 0.14		0.07	43.19	411	286	69.66	22	7.61	0.1	7.97	0.07	43.23	398	273	68.98	21	7.53	0.1	7.89		
Very low	0.15 - 0.24		0.17	80.07	2	2	64.27	-	29.14	-	30.86	0.19	82.06	17	11	63.98	3	31.87	-	33.80		
	0.25 - 0.49		0.28	45.42	148	101	68.28	25	23.20	0.1	24.82	0.28	43.57	154	107	69.37	24	22.12	0.1	23.65		
Low	0.50 - 0.74		0.68	53.31	65	36	55.62	16	45.23	0.1	49.77	0.68	53.65	69	38	55.11	17	45.52	0.1	50.08		
	0.75 - 2.49		1.34	54.64	32	18	55.89	11	62.26	0.2	71.42	1.34	55.79	26	15	56.55	9	63.37	0.1	72.66		
Medium	2.50 - 9.99		3.21	40.12	20	11	55.33	6	56.02	0.1	72.77	3.15	44.86	14	8	53.57	5	62.31	0.1	80.03		
High	10.00 - 99.99		24.86	38.88	2	1	60.02	1	93.99	0.2	214.69	24.91	38.95	3	2	59.00	2	94.26	0.3	215.51		
Default	100.00		100.00	49.35	1	-	0.02	-	616.88	-	616.88	100.00	0.41	1	-	-	-	5.12	-	5.12		
Total			0.16	78.55	681	455	64.48	81	6.91	0.8	8.47	0.37	45.54	682	454	66.62	81	17.88	0.8	20.02		
Overall total			0.41%	56.53%	\$ 62,572	\$ 40,355	64.49%	\$ 4,025	9.98%	\$ 88.5	12.72%	0.42%	56.88%	\$ 61,675	\$ 39,692	64.36%	\$ 3,997	10.07%	\$ 88.6	12.86%		

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

As at December 31, 2017										As at September 30, 2017									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.08%	8.18%	\$ 8	\$ 4	50.00%	\$ -	1.64%	\$ -	1.72%	0.07%	8.20%	\$ 8	\$ 4	50.00%	\$ -	1.48%	\$ -	1.55%
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.17	20	10	50.00	1	3.98	-	4.25	0.26	8.18	30	14	50.00	1	3.98	-	4.25
Low	0.50 - 0.74	0.65	8.18	23	12	50.00	1	7.66	-	8.32	0.59	8.17	28	14	50.00	1	7.15	0.1	7.76
	0.75 - 2.49	1.55	8.16	23	11	50.00	1	13.50	-	15.07	1.43	8.16	27	14	50.00	2	12.80	-	14.26
Medium	2.50 - 9.99	5.02	8.16	5	3	50.00	1	26.31	-	31.43	5.36	8.16	8	4	50.00	1	27.10	-	32.57
High	10.00 - 99.99	27.42	8.14	1	-	50.00	-	47.54	-	75.45	27.42	8.15	1	1	50.00	-	47.60	-	75.55
Default	100.00	100.00	8.15	-	-	50.00	-	101.90	-	101.90	100.00	8.14	-	-	50.00	-	101.75	-	101.75
Sub-total		1.64	8.17	80	40	50.00	4	9.73	-	11.12	1.51	8.17	102	51	50.00	5	9.46	0.1	10.85
Uninsured exposures																			
Excellent	0.00 - 0.14	0.08	11.97	8,831	6,187	70.07	148	2.39	0.6	2.51	0.07	11.12	8,350	4,308	51.60	86	2.00	0.3	2.10
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	12.84	5,308	3,501	65.95	219	6.25	1.2	6.67	0.26	11.31	5,280	2,750	52.07	151	5.51	0.8	5.88
Low	0.50 - 0.74	0.65	14.12	2,714	1,728	63.68	228	13.21	1.6	14.36	0.59	11.63	2,722	1,332	48.93	137	10.18	0.9	11.04
	0.75 - 2.49	1.55	15.66	1,550	955	61.61	248	25.96	2.2	29.01	1.43	12.39	1,568	711	45.38	139	19.45	1.3	21.67
Medium	2.50 - 9.99	5.07	17.77	278	169	61.03	99	58.27	1.5	69.84	4.92	13.56	285	122	42.95	53	43.57	0.8	52.02
High	10.00 - 99.99	27.42	18.74	48	33	67.68	36	109.42	1.7	173.65	27.42	15.33	41	15	36.54	13	89.51	0.6	142.06
Default	100.00	100.00	10.87	29	-	0.93	-	135.82	-	135.82	100.00	10.10	25	-	1.03	-	126.20	-	126.20
Sub-total		0.46	12.88	18,758	12,573	67.04	978	7.78	8.8	8.66	0.42	11.39	18,271	9,238	50.57	579	6.26	4.7	6.91
Total		0.46	12.87	18,838	12,613	66.96	982	7.78	8.8	8.67	0.42	11.37	18,373	9,289	50.56	584	6.28	4.8	6.93
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.06	79.94	17,363	11,644	67.06	337	2.89	5.2	7.86	0.08	79.42	29,865	19,452	65.13	716	3.68	11.6	7.79
Very low	0.15 - 0.24	0.16	78.46	13,178	8,499	64.50	585	6.88	10.5	31.87	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.39	77.84	4,009	2,586	64.50	373	14.42	8.0	24.15	0.34	77.98	4,107	2,605	63.44	335	12.87	7.0	24.77
Low	0.50 - 0.74	0.68	66.01	443	259	58.38	49	18.75	1.2	49.03	0.68	65.79	450	248	55.08	46	18.69	1.1	50.12
	0.75 - 2.49	1.70	78.67	5,316	2,859	53.79	1,232	43.10	37.5	69.42	1.45	78.76	5,248	2,825	53.84	1,083	38.32	31.7	70.30
Medium	2.50 - 9.99	4.75	71.40	643	203	31.49	169	83.69	6.9	126.37	4.25	71.61	628	193	30.75	151	78.03	5.9	116.29
High	10.00 - 99.99	20.36	61.61	484	60	12.37	97	162.43	7.5	206.84	18.08	60.04	428	53	12.31	79	150.44	5.7	266.43
Default	100.00	100.00	-	11	-	-	-	-	-	-	100.00	-	9	-	-	-	-	-	-
Total		0.39	78.86	41,447	26,110	63.00	2,842	10.89	76.8	14.56	0.33	78.97	40,735	25,376	62.30	2,410	9.50	63.0	12.60
Other retail client exposures, excluding SMEs similar to other retail client exposures																			
Excellent	0.00 - 0.14	0.07	42.62	385	267	69.24	20	7.51	0.1	7.86	0.07	41.94	362	236	64.94	17	7.44	0.1	7.79
Very low	0.15 - 0.24	0.18	80.75	3	2	64.17	1	30.08	-	31.87	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	44.36	131	82	62.13	18	22.59	0.1	24.15	0.28	45.66	130	80	61.16	19	23.16	0.1	24.77
Low	0.50 - 0.74	0.68	52.53	65	36	55.24	16	44.56	0.1	49.03	0.68	53.70	62	33	53.66	15	45.56	0.1	50.12
	0.75 - 2.49	1.35	53.03	32	18	57.44	11	60.51	0.1	69.42	1.34	53.93	30	16	54.76	10	61.28	0.1	70.30
Medium	2.50 - 9.99	4.24	42.38	19	10	55.33	6	60.54	0.2	82.48	3.23	39.57	18	9	52.03	5	55.30	0.1	72.00
High	10.00 - 99.99	24.91	37.38	2	1	59.46	1	90.46	0.1	206.84	24.91	48.14	4	2	49.93	2	116.52	0.2	266.43
Default	100.00	100.00	26.99	1	-	0.01	-	337.35	-	337.35	100.00	0.37	-	-	-	-	4.63	-	4.63
Total		0.40	44.45	638	416	65.25	73	17.64	0.7	19.87	0.42	44.26	606	376	61.96	68	18.20	0.7	20.67
Overall total		0.41%	57.23%	\$ 60,923	\$ 39,139	64.25%	\$ 3,897	9.96%	\$ 86.3	12.72%	0.36%	60.67%	\$ 59,714	\$ 35,041	58.68%	\$ 3,062	8.74%	\$ 68.5	11.19%

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

As at June 30, 2017										As at March 31, 2017									
	PD scale (%)	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans																			
Insured exposures																			
Excellent	0.00 - 0.14	0.07 %	8.20 %	\$ 11	\$ 5	50.00 %	\$ -	1.48 %	\$ -	1.55 %	0.07 %	8.21 %	\$ 9	\$ 5	50.00 %	\$ -	1.48 %	\$ -	1.55 %
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.19	33	16	50.00	1	3.99	-	4.26	0.26	8.24	22	11	50.00	-	4.01	-	4.28
Low	0.50 - 0.74	0.59	8.17	33	17	50.00	1	7.15	0.1	7.75	0.59	8.19	28	14	50.00	2	7.17	-	7.77
	0.75 - 2.49	1.46	8.17	28	14	50.00	2	13.01	-	14.50	1.43	8.17	23	11	50.00	1	12.81	0.1	14.27
Medium	2.50 - 9.99	5.26	8.18	7	4	50.00	1	26.95	-	32.33	5.74	8.24	7	3	50.00	1	28.25	-	34.16
High	10.00 - 99.99	27.42	8.41	2	1	50.00	-	49.10	-	77.92	27.42	8.33	2	1	50.00	-	48.64	-	77.19
Default	100.00	100.00	8.33	-	-	50.00	-	104.14	-	104.14	100.00	9.06	-	-	50.00	-	113.31	-	113.31
Sub-total		1.55	8.18	114	57	50.00	5	9.20	0.1	10.56	1.88	8.21	91	45	50.00	4	9.87	0.1	11.41
Uninsured exposures																			
Excellent	0.00 - 0.14	0.07	11.09	8,327	4,290	51.53	86	2.00	0.3	2.10	0.07	11.03	8,069	4,149	51.42	83	1.99	0.3	2.09
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.26	5,120	2,660	51.93	146	5.48	0.8	5.85	0.26	11.26	4,960	2,570	51.80	141	5.48	0.8	5.85
Low	0.50 - 0.74	0.59	11.61	2,612	1,275	48.83	130	10.16	0.9	11.02	0.59	11.61	2,511	1,219	48.55	124	10.16	0.8	11.02
	0.75 - 2.49	1.43	12.15	1,494	682	45.66	130	19.11	1.1	21.28	1.43	12.06	1,447	655	45.30	124	18.95	1.1	21.11
Medium	2.50 - 9.99	4.89	13.53	268	115	42.91	50	43.52	0.8	51.97	4.88	12.96	264	113	42.74	47	41.57	0.7	49.61
High	10.00 - 99.99	27.42	13.49	38	14	37.61	11	78.73	0.5	124.95	27.42	13.65	38	13	34.73	11	79.68	0.5	126.46
Default	100.00	100.00	10.03	22	-	1.25	-	125.33	-	125.33	100.00	10.24	24	-	0.86	-	127.95	-	127.95
Sub-total		0.41	11.33	17,881	9,036	50.54	553	6.12	4.4	6.74	0.41	11.29	17,313	8,719	50.36	530	6.07	4.3	6.68
Total		0.42	11.31	17,995	9,093	50.54	558	6.14	4.5	6.76	0.41	11.27	17,404	8,764	50.36	534	6.09	4.3	6.71
Qualifying revolving retail client exposures (QRRCE)																			
Excellent	0.00 - 0.14	0.08	79.34	29,351	19,128	65.17	701	3.67	11.4	7.78	0.08	79.34	28,984	18,890	65.17	693	3.67	11.3	7.78
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.34	78.14	4,044	2,567	63.54	332	12.92	6.9	23.40	0.34	78.14	4,018	2,553	63.54	330	12.92	6.9	23.40
Low	0.50 - 0.74	0.68	65.71	433	238	55.08	45	18.67	1.1	49.22	0.68	65.71	438	241	55.08	45	18.67	1.1	49.22
	0.75 - 2.49	1.44	78.81	5,098	2,752	54.00	1,049	38.06	30.6	66.91	1.44	78.81	5,057	2,731	54.00	1,040	38.06	30.3	66.91
Medium	2.50 - 9.99	4.26	71.61	603	186	30.65	144	78.10	5.7	116.39	4.26	71.61	602	185	30.65	144	78.10	5.7	116.39
High	10.00 - 99.99	18.13	60.25	400	50	12.37	75	151.18	5.5	252.51	18.13	60.25	430	53	12.37	80	151.18	5.8	252.51
Default	100.00	100.00	-	7	-	-	-	-	-	-	100.00	-	9	-	-	-	-	-	-
Total		0.33	78.94	39,936	24,921	62.40	2,346	9.41	61.2	12.48	0.33	78.92	39,538	24,653	62.35	2,332	9.46	61.1	12.56
Other retail client exposures, excluding SMEs similar to other retail client exposures																			
Excellent	0.00 - 0.14	0.07	42.38	363	237	65.05	17	7.43	0.1	7.78	0.07	42.38	346	225	65.05	17	7.43	0.1	7.78
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	43.12	119	72	61.33	16	21.88	0.1	23.40	0.28	43.12	113	69	61.33	15	21.88	0.1	23.40
Low	0.50 - 0.74	0.68	52.73	64	34	53.39	15	44.74	0.1	49.22	0.68	52.73	65	35	53.39	15	44.74	0.1	49.22
	0.75 - 2.49	1.33	51.71	33	18	52.13	12	58.40	0.1	66.91	1.33	51.71	32	17	52.13	10	58.40	0.1	66.91
Medium	2.50 - 9.99	2.88	51.37	14	7	51.02	4	70.64	0.1	88.75	2.88	51.37	33	17	51.02	12	70.64	0.2	88.75
High	10.00 - 99.99	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51	24.91	45.63	5	2	50.52	3	110.44	0.3	252.51
Default	100.00	100.00	72.87	-	-	0.05	-	804.47	-	938.90	100.00	72.87	1	-	0.05	-	804.47	-	938.90
Total		0.45	44.11	598	370	61.94	67	18.17	0.8	20.80	0.52	44.37	595	365	61.41	72	19.65	0.9	22.74
Overall total		0.35 %	60.68 %	\$ 58,529	\$34,384	58.75 %	\$ 2,971	8.64 %	\$ 66.5	11.06 %	0.35 %	61.00 %	\$ 57,537	\$33,782	58.72 %	\$ 2,938	8.69 %	\$ 66.3	11.15 %

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

As at December 31, 2016

	PD scale (%)	EAD- weighted average PD	EAD- weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans										
Insured exposures										
Excellent	0.00 - 0.14	0.07 %	8.20 %	\$ 8	\$ 4	50.00 %	\$ -	1.48 %	\$ -	1.55 %
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	8.16	20	10	50.00	-	3.98	-	4.24
Low	0.50 - 0.74	0.59	8.16	20	10	50.00	1	7.14	-	7.74
	0.75 - 2.49	1.43	8.15	17	9	50.00	1	12.81	-	14.27
Medium	2.50 - 9.99	5.63	8.16	6	3	50.00	1	27.75	-	33.49
High	10.00 - 99.99	27.31	8.32	1	-	50.00	-	48.55	-	76.96
Default	100.00	100.00	8.82	-	-	50.00	-	110.31	-	110.31
Sub-total		1.83	8.17	72	36	50.00	3	9.65	-	11.06
Uninsured exposures										
Excellent	0.00 - 0.14	0.07	10.96	7,736	3,965	51.27	78	1.98	0.3	2.07
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.26	11.09	4,857	2,506	51.60	136	5.40	0.7	5.76
Low	0.50 - 0.74	0.59	11.35	2,507	1,220	48.65	121	9.94	0.8	10.77
	0.75 - 2.49	1.43	11.75	1,425	644	45.18	119	18.47	1.2	20.57
Medium	2.50 - 9.99	4.90	12.55	269	116	43.18	47	40.30	0.7	48.10
High	10.00 - 99.99	27.42	13.72	37	13	35.21	11	80.10	0.5	127.12
Default	100.00	100.00	10.32	25	-	1.26	-	128.97	-	128.97
Sub-total		0.42	11.14	16,856	8,464	50.22	512	6.04	4.2	6.66
Total		0.42	11.13	16,928	8,500	50.22	515	6.06	4.2	6.67
Qualifying revolving retail client exposures (QRRCE)										
Excellent	0.00 - 0.14	0.08	79.24	28,139	18,339	65.17	673	3.67	10.9	4.41
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.34	77.91	3,897	2,471	63.41	318	12.86	6.6	16.20
Low	0.50 - 0.74	0.68	65.88	440	243	55.14	45	18.72	1.1	24.32
	0.75 - 2.49	1.45	78.74	4,849	2,612	53.86	1,000	38.27	29.3	52.29
Medium	2.50 - 9.99	4.23	71.35	592	183	30.91	142	77.51	5.6	115.47
High	10.00 - 99.99	17.96	60.00	595	72	12.15	108	149.96	7.8	285.12
Default	100.00	100.00	-	8	-	-	-	-	-	-
Total		0.35	78.79	38,520	23,920	62.10	2,286	9.56	61.3	12.76
Other retail client exposures, excluding SMEs similar to other retail client exposures										
Excellent	0.00 - 0.14	0.07	41.53	338	219	64.69	16	7.49	0.1	7.84
Very low	0.15 - 0.24	-	-	-	-	-	-	-	-	-
	0.25 - 0.49	0.28	45.38	117	69	59.38	16	23.00	0.1	24.60
Low	0.50 - 0.74	0.68	52.28	57	30	53.44	13	44.36	0.1	48.80
	0.75 - 2.49	1.34	49.26	29	16	52.78	9	55.93	0.1	64.14
Medium	2.50 - 9.99	3.26	38.16	16	8	49.79	4	53.32	0.1	69.38
High	10.00 - 99.99	24.09	44.54	6	2	37.97	3	105.72	0.2	238.34
Default	100.00	100.00	77.13	1	-	0.11	-	964.13	-	964.13
Total		0.46	43.55	564	344	61.02	61	17.82	0.7	20.43
Overall total		0.37 %	60.87 %	\$ 56,012	\$ 32,764	58.50 %	\$ 2,862	8.74 %	\$ 66.2	11.26 %

Footnotes to this table are presented on page 40.

Table 17 – Details of the credit portfolio subject to the Advanced Internal Ratings-Based Approach⁽¹⁾ (continued)

Unused exposure and off-balance sheet exposure

(in millions of dollars and as a percentage)

As at September 30, 2016

As at June 30, 2016

	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾	EAD-weighted average PD	EAD-weighted average LGD	Notional amount of unused commitments	EAD	EAD as a percentage of notional amount	RWA as a percentage of EAD ⁽²⁾	EL	RWA adjusted for EL, as a percentage of EAD ⁽²⁾⁽³⁾
Exposures related to residential mortgage loans																
Insured exposures																
Excellent	0.05%	17.72%	\$ 38	\$ 19	33.20%	\$ -	2.45%	\$ -	2.56%	0.07%	8.20%	\$ 45	\$ 23	50.00%	\$ -	1.48%
Very low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low	0.10	18.64	30	14	33.48	1	4.43	-	4.66	0.26	8.16	31	16	-	1	-
Medium-low	0.23	20.22	-	-	33.69	-	9.00	-	9.58	0.59	8.16	-	-	50.00	-	3.98
Medium	0.52	22.18	19	9	33.86	-	17.78	-	19.22	1.43	8.15	23	11	50.00	1	7.14
Medium-high	1.11	22.11	17	8	33.97	1	29.69	-	32.75	5.63	8.16	15	7	50.00	1	12.81
High	2.42	23.68	2	1	34.35	-	51.94	-	59.11	5.63	8.16	2	1	50.00	1	27.75
Very high	5.45	27.66	1	-	35.00	-	95.21	-	114.06	27.31	8.32	-	-	50.00	-	48.55
Default	-	29.95	-	-	34.23	1	169.87	-	248.25	-	8.82	-	-	50.00	-	110.31
Sub-total	1.13	8.82	107	51	50.00	3	6.95	-	7.83	1.07	8.72	116	58	50.00	4	6.37
Uninsured exposures																
Excellent	0.07	18.09	12,145	4,040	33.27	132	3.25	0.7	3.40	0.07	10.96	11,947	3,975	51.27	130	1.98
Very low	-	-	-	-	-	-	-	0.4	-	-	-	2,453	822	-	74	-
Low	0.52	22.27	2,553	856	33.54	79	17.85	0.4	19.30	0.26	11.09	1,001	336	51.60	59	5.40
Medium-low	1.55	22.94	1,039	349	33.66	64	37.75	0.7	42.30	0.59	11.35	592	199	48.65	75	9.94
Medium	5.45	29.67	619	210	33.86	79	102.13	0.3	122.30	1.43	11.75	47	16	45.18	16	18.47
Medium-high	20.94	31.96	58	20	33.95	19	181.29	0.8	264.90	4.90	12.55	32	11	43.18	20	40.30
High	20.94	17.94	38	13	3.97	22	224.19	-	224.20	27.42	13.72	-	1	35.21	2	80.10
Very high	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Default	-	-	25	-	-	1	-	-	-	-	10.32	23	-	1.26	-	128.97
Sub-total	0.26	19.03	16,477	5,488	33.29	396	7.21	3.3	7.94	0.25	18.95	16,095	5,360	33.30	376	7.02
Total	0.27	18.93	16,584	5,539	33.40	399	7.20	3.3	7.94	0.26	18.84	16,211	5,418	33.42	380	7.01
Qualifying revolving retail client exposures (QRRCE)																
Excellent	0.20	80.99	20,699	14,644	70.76	1,266	8.65	24.1	10.71	0.20	81.02	20,397	14,441	70.80	1,247	8.65
Very low	0.31	79.36	5,133	3,723	72.53	469	12.59	9.9	15.91	0.31	79.29	5,047	3,660	72.52	460	12.56
Low	0.50	81.30	3,555	2,611	73.43	487	18.64	11.1	23.95	0.51	81.46	3,526	2,594	73.55	486	18.73
Medium-low	0.89	84.05	2,972	2,010	67.62	594	29.53	15.1	38.95	0.89	84.26	2,990	2,025	67.72	601	29.66
Medium	1.54	81.89	2,450	1,326	54.12	578	43.56	16.8	59.40	1.54	81.97	2,506	1,355	54.06	591	43.62
Medium-high	2.93	73.00	2,380	1,012	42.51	624	61.67	21.6	88.39	2.93	72.99	2,223	945	42.51	583	61.66
High	5.81	62.85	566	128	22.67	108	84.28	4.7	129.94	5.82	62.78	447	102	22.82	86	84.26
Very high	21.78	54.16	379	45	11.89	66	146.74	5.3	294.32	21.79	54.36	326	39	12.04	58	147.33
Default	-	-	23	-	-	-	-	-	-	-	-	19	-	-	-	-
Total	0.54	80.62	38,157	25,499	66.83	4,192	16.44	108.6	21.77	0.53	80.71	37,481	25,161	67.13	4,112	16.34
Other retail client exposures, excluding SMEs similar to other retail client exposures																
Excellent	0.06	44.27	147	54	36.75	4	8.25	-	8.68	0.07	46.36	147	55	37.66	5	9.79
Very low	0.11	41.12	180	61	34.72	7	11.12	-	11.72	0.11	41.45	173	59	35.00	7	11.60
Low	0.26	46.47	115	40	34.35	9	22.82	0.1	24.40	0.27	45.84	109	39	35.28	8	23.57
Medium-low	0.61	50.62	66	22	33.58	9	40.60	0.1	44.48	0.62	54.32	63	22	34.10	10	43.99
Medium	1.33	49.16	24	8	33.23	5	56.05	0.1	64.27	1.34	50.47	28	10	33.75	6	57.73
Medium-high	2.89	41.41	13	5	34.26	3	57.46	0.1	72.43	2.89	40.33	14	5	33.84	3	55.96
High	6.44	40.33	2	1	32.64	-	61.25	-	93.63	6.44	41.82	2	1	31.81	1	63.52
Very high	22.50	34.55	5	2	34.31	1	80.63	-	177.78	22.50	48.67	1	-	39.63	-	113.59
Default	100.00	70.12	1	-	0.09	-	788.47	-	914.01	100.00	67.25	1	-	0.11	-	717.00
Total	0.52	44.46	553	193	34.92	38	19.82	0.4	22.57	0.38	45.65	538	191	35.53	40	20.93
Overall total	0.50%	69.45%	\$ 55,294	\$ 31,231	56.48%	\$ 4,629	14.82%	\$ 112.3	19.32%	0.48%	69.60%	\$ 54,230	\$ 30,770	56.74%	\$ 4,532	14.73%

⁽¹⁾ The presentation of risk levels has been changed as at December 31, 2016. Prior periods data have not been restated.⁽²⁾ Amounts have been revised to make them comparable as per the current presentation, as a result of a methodology refinement.⁽³⁾ Risk-weighted assets (RWA) adjusted for expected losses (EL) as a percentage of exposure at default (EAD) is calculated as follows: $(RWA + 12.5 \times EL) / EAD$.

Table 18 – Credit risk exposure under the Advanced Internal Ratings-Based Approach - Backtesting: Actual and estimated parameters⁽¹⁾

As at June 30, 2018						
(as a percentage)	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Exposures related to residential mortgages						
Insured exposures	1.68 %	0.75 %	11.40 %	9.16 %	50.00 %	50.00 %
Uninsured exposures	1.08	0.53	12.13	9.54	67.62	59.02
Qualifying revolving retail client exposures	1.50	1.08	77.80	70.59	63.01	45.07
Other retail client exposures, excluding SME's similar to other retail client exposures	3.32	1.64	43.03	29.85	66.84	56.74
As at March 31, 2018						
(as a percentage)	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Exposures related to residential mortgages						
Insured exposures	1.68 %	0.72 %	10.88 %	8.48 %	50.00 %	50.00 %
Uninsured exposures	1.12	0.51	12.02	9.57	67.34	50.45
Qualifying revolving retail client exposures	1.60	1.11	77.59	70.78	62.97	44.06
Other retail client exposures, excluding SME's similar to other retail client exposures	3.25	1.57	43.19	33.29	66.63	49.49
As at December 31, 2017						
(as a percentage)	Weighted average PD ⁽²⁾	Average historical annual default rate	EAD - weighted average LGD ⁽²⁾	EAD - weighted actual LGD ⁽²⁾	EAD - weighted average CCF ⁽²⁾	EAD - weighted actual CCF ⁽²⁾
Exposures related to residential mortgages						
Insured exposures	1.70 %	0.75 %	8.28 %	5.07 %	50.00 %	50.00 %
Uninsured exposures	1.09	0.52	11.75	9.00	67.04	51.36
Qualifying revolving retail client exposures	1.56	1.07	77.57	70.48	63.00	45.09
Other retail client exposures, excluding SME's similar to other retail client exposures	3.24	1.59	43.10	33.36	65.25	48.98

⁽¹⁾ In this table, "PD" stands for probability of default, "LGD" stands for loss given default, "EAD" stands for exposure at default, and "CCF" stands for credit conversion factor.

⁽²⁾ PD and LGD are weighted using the exposure at default, while CCF is weighted using the total commitment.

Table 19 – Risk exposure by asset class⁽¹⁾ and remaining contractual term to maturity

(in millions of dollars)	As at June 30, 2018				As at March 31, 2018				As at December 31, 2017			
	Remaining contractual term to maturity				Remaining contractual term to maturity				Remaining contractual term to maturity			
	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	\$ 107,803	\$ 1,353	\$ 824	\$ 109,980	\$ 104,862	\$ 1,483	\$ 346	\$ 106,691	\$ 103,804	\$ 1,691	\$ 186	\$ 105,681
Revolving retail client exposures	37,849	-	-	37,849	37,311	-	-	37,311	37,349	-	-	37,349
Other retail client exposures	3,297	1,749	5,728	10,774	3,367	1,882	5,037	10,286	3,279	2,023	4,691	9,993
Total	\$ 148,949	\$ 3,102	\$ 6,552	\$ 158,603	\$ 145,540	\$ 3,365	\$ 5,383	\$ 154,288	\$ 144,432	\$ 3,714	\$ 4,877	\$ 153,023

(in millions of dollars)	As at September 30, 2017				As at June 30, 2017				As at March 31, 2017			
	Remaining contractual term to maturity				Remaining contractual term to maturity				Remaining contractual term to maturity			
	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	\$ 99,171	\$ 1,921	\$ 3	\$ 101,095	\$ 97,683	\$ 1,775	\$ 223	\$ 99,681	\$ 95,557	\$ 1,648	\$ 7	\$ 97,212
Revolving retail client exposures	36,310	-	-	36,310	35,674	-	-	35,674	35,104	-	-	35,104
Other retail client exposures	3,146	2,167	4,279	9,592	3,155	1,798	4,257	9,210	3,264	1,945	3,696	8,905
Total	\$ 138,627	\$ 4,088	\$ 4,282	\$ 146,997	\$ 136,512	\$ 3,573	\$ 4,480	\$ 144,565	\$ 133,925	\$ 3,593	\$ 3,703	\$ 141,221

(in millions of dollars)	As at December 31, 2016				As at September 30, 2016				As at June 30, 2016			
	Remaining contractual term to maturity				Remaining contractual term to maturity				Remaining contractual term to maturity			
	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total	Less than 1 year	1 to 5 years	Over 5 years	Total
Internal Ratings-Based Approach												
Mortgages	\$ 94,844	\$ 835	\$ 1,020	\$ 96,699	\$ 91,400	\$ 979	\$ 949	\$ 93,328	\$ 90,652	\$ 1,084	\$ 822	\$ 92,558
Revolving retail client exposures	34,602	-	-	34,602	36,018	-	-	36,018	35,627	-	-	35,627
Other retail client exposures	3,084	1,028	4,564	8,676	2,816	1,179	4,265	8,260	2,890	1,298	3,873	8,061
Total	\$ 132,530	\$ 1,863	\$ 5,584	\$ 139,977	\$ 130,234	\$ 2,158	\$ 5,214	\$ 137,606	\$ 129,169	\$ 2,382	\$ 4,695	\$ 136,246

⁽¹⁾ The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

Table 20 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach)

(in millions of dollars)	As at June 30, 2018								As at March 31, 2018							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 14,986	\$ -	\$ -	\$ -	\$ -	\$ 99	\$ -	\$ 15,085	\$ 14,775	\$ -	\$ -	\$ -	\$ -	\$ 3	\$ -	\$ 14,778
Financial institutions	-	15,010	-	105	-	331	1	15,447	-	14,063	-	100	-	315	-	14,478
Businesses	-	242	-	683	-	57,448	536	58,909	-	226	-	630	-	55,900	560	57,316
SMEs similar to other retail client exposures	-	-	-	-	5,458	1,311	146	6,915	-	-	-	-	5,428	1,310	153	6,891
Mortgages	-	-	460	-	-	1	-	461	-	-	461	-	-	3	-	464
Other retail client exposure (excluding SMEs)	-	-	-	-	1,689	1	-	1,690	-	-	-	-	1,712	-	2	1,714
Securitization	-	-	-	-	-	-	5	5	-	-	-	-	-	-	6	6
Equities	-	-	-	-	-	191	8	199	-	-	-	-	-	195	8	203
Trading portfolio	9,007	6,201	-	136	-	3,668	17	19,029	9,459	6,276	-	8	-	4,684	5	20,432
Total	\$ 23,993	\$ 21,453	\$ 460	\$ 924	\$ 7,147	\$ 63,050	\$ 713	\$ 117,740	\$ 24,234	\$ 20,565	\$ 461	\$ 738	\$ 7,140	\$ 62,410	\$ 734	\$ 116,282

(in millions of dollars)	As at December 31, 2017								As at September 30, 2017							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 14,459	\$ 127	\$ -	\$ -	\$ -	\$ 2	\$ -	\$ 14,588	\$ 14,704	\$ 135	\$ -	\$ -	\$ -	\$ 19	\$ -	\$ 14,858
Financial institutions	-	13,740	-	99	-	405	3	14,247	-	14,340	-	38	-	375	58	14,811
Businesses	-	195	-	615	-	53,329	702	54,841	-	257	-	522	-	52,729	627	54,135
SMEs similar to other retail client exposures	-	-	-	-	5,454	1,479	111	7,044	-	-	-	-	5,691	1,647	128	7,466
Mortgages	-	-	408	-	-	3	-	411	-	-	270	-	-	1	-	271
Other retail client exposure (excluding SMEs)	-	-	-	-	1,456	48	1	1,505	-	-	-	-	1,410	81	-	1,491
Securitization	-	-	-	-	-	-	6	6	-	-	-	-	-	-	7	7
Equities	-	-	-	-	-	144	8	152	-	-	-	-	-	116	8	124
Trading portfolio	10,398	5,514	-	12	-	2,650	16	18,590	10,429	4,987	-	2	-	2,603	14	18,035
Total	\$ 24,857	\$ 19,576	\$ 408	\$ 726	\$ 6,910	\$ 58,060	\$ 847	\$ 111,384	\$ 25,133	\$ 19,719	\$ 270	\$ 562	\$ 7,101	\$ 57,571	\$ 842	\$ 111,198

The footnote to this table is presented on page 45.

Table 20 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach) (continued)

(in millions of dollars)	As at June 30, 2017								As at March 31, 2017							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 17,520	\$ 10	\$ -	\$ -	\$ -	\$ 4	\$ -	\$ 17,534	\$ 15,485	\$ -	\$ -	\$ -	\$ -	\$ 4	\$ -	\$ 15,489
Financial institutions	76	13,366	-	35	-	502	17	13,996	-	13,152	-	172	-	424	14	13,762
Businesses	-	285	-	482	-	51,933	594	53,294	-	340	-	491	-	50,864	757	52,452
SMEs similar to other retail																
client exposures	-	-	-	-	5,582	1,731	138	7,451	-	-	-	-	5,372	1,764	143	7,279
Mortgages	-	-	205	-	-	1	-	206	-	-	185	-	-	1	-	186
Other retail client exposure																
(excluding SMEs)	-	-	-	-	1,402	89	-	1,491	-	-	-	-	1,422	58	1	1,481
Securitization	-	-	-	-	-	-	7	7	-	-	-	-	-	-	8	8
Equities	-	-	-	-	-	120	8	128	-	-	-	-	-	122	-	122
Trading portfolio	4,967	6,406	-	11	1	2,084	-	13,469	7,173	7,823	-	132	-	1,610	3	16,741
Total	\$ 22,563	\$ 20,067	\$ 205	\$ 528	\$ 6,985	\$ 56,464	\$ 764	\$ 107,576	\$ 22,658	\$ 21,315	\$ 185	\$ 795	\$ 6,794	\$ 54,847	\$ 926	\$ 107,520

(in millions of dollars)	As at December 31, 2016								As at September 30, 2016							
	Risk Tranches								Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 15,726	\$ -	\$ -	\$ -	\$ -	\$ 4	\$ -	\$ 15,730	\$ 15,794	\$ -	\$ -	\$ -	\$ -	\$ 19	\$ -	\$ 15,813
Financial institutions	-	12,399	-	9	-	580	3	12,991	-	13,267	-	8	-	601	2	13,878
Businesses	-	239	-	452	-	50,108	549	51,348	-	493	-	708	-	47,020	476	48,697
SMEs similar to other retail																
client exposures	-	-	-	-	5,057	1,828	135	7,020	-	-	-	-	6,051	2,641	132	8,824
Mortgages	-	-	11	-	132	-	-	143	-	-	130	-	-	1	-	131
Other retail client exposure																
(excluding SMEs)	-	-	-	-	1,463	74	1	1,538	-	-	-	-	1,419	88	-	1,507
Securitization	-	-	-	-	-	139	668	807	400	-	-	-	-	140	1,462	2,002
Equities	-	-	-	-	-	98	-	98	-	-	-	-	-	155	-	155
Trading portfolio	8,388	6,318	-	4	-	693	4	15,407	9,000	5,905	-	542	-	1,155	4	16,606
Total	\$ 24,114	\$ 18,956	\$ 11	\$ 465	\$ 6,652	\$ 53,524	\$ 1,360	\$ 105,082	\$ 25,194	\$ 19,665	\$ 130	\$ 1,258	\$ 7,470	\$ 51,820	\$ 2,076	\$ 107,613

The footnote to this table is presented on page 45.

Table 20 – Risk exposure by asset class⁽¹⁾ and risk tranche (Standardized Approach) (continued)

(in millions of dollars)	As at June 30, 2016							
	Risk Tranches							
	0%	20%	35%	50%	75%	100%	Other	Total
Sovereign borrowers	\$ 16,041	\$ -	\$ -	\$ -	\$ -	\$ 5	\$ -	\$ 16,046
Financial institutions	-	16,327	-	13	-	462	2	16,804
Businesses	-	349	-	761	-	46,946	536	48,592
SMEs similar to other retail client exposures	-	-	-	-	5,111	2,109	90	7,310
Mortgages	-	-	95	-	23	1	-	119
Other retail client exposure (excluding SMEs)	-	-	-	-	1,414	-	-	1,414
Securitization	400	-	-	-	-	139	1,460	1,999
Equities	-	-	-	-	-	236	-	236
Trading portfolio	6,922	7,619	-	561	-	970	3	16,075
Total	\$ 23,363	\$ 24,295	\$ 95	\$ 1,335	\$ 6,548	\$ 50,868	\$ 2,091	\$ 108,595

⁽¹⁾ The definition of exposure classes related to regulatory capital requirements differs from the accounting classification.

RISK MANAGEMENT

Table 21 – Loan portfolio by borrower category and industry⁽¹⁾

	As at June 30, 2018 ⁽²⁾		As at March 31, 2018 ⁽²⁾		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017		As at March 31, 2017		As at December 31, 2016		As at September 30, 2016		As at June 30, 2016	
(in millions of dollars)	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans	Gross loans	Gross credit- impaired ⁽³⁾ loans
Residential mortgages	\$ 117,381	\$ 336	\$ 114,211	\$ 301	\$ 113,146	\$ 141	\$ 111,442	\$ 142	\$ 109,740	\$ 155	\$ 107,246	\$ 178	\$ 106,695	\$ 174	\$ 105,908	\$ 194	\$ 104,977	\$ 199
Consumer, credit card and other personal loans	25,285	225	24,504	213	24,044	89	23,361	83	22,832	86	22,243	100	22,150	102	21,723	96	21,486	93
Public agency loans ⁽⁴⁾	2,733	-	2,969	-	3,621	-	2,985	-	2,600	-	2,632	-	2,925	-	3,051	-	2,986	-
Business loans																		
Agriculture	8,371	87	8,051	82	7,988	24	7,712	28	7,550	29	7,426	36	7,506	37	7,221	39	7,174	29
Mining, oil and gas	362	1	329	2	306	1	417	3	445	1	302	1	321	1	338	6	485	5
Utilities	526	1	403	6	410	6	503	6	517	7	654	7	518	-	608	7	422	7
Construction	2,524	46	2,263	51	2,168	35	2,140	41	2,211	38	2,225	45	2,109	45	2,019	44	2,013	42
Manufacturing	3,427	35	2,909	44	2,750	38	2,564	34	2,597	34	2,751	42	2,640	41	2,672	47	2,668	42
Wholesale trade	1,377	8	1,368	13	1,261	5	1,259	4	1,226	6	1,232	5	1,118	7	1,152	8	1,117	8
Retail trade	3,082	30	3,025	35	2,933	22	2,827	23	3,230	22	2,773	23	2,737	22	2,417	24	2,412	22
Transportation	1,412	27	1,325	30	1,277	9	1,366	10	1,419	9	1,436	11	1,307	10	1,331	9	1,301	10
Information industry	491	6	352	6	344	6	334	7	337	7	371	7	387	7	412	7	440	10
Finance and insurance	922	-	636	-	753	-	766	-	692	-	743	1	649	1	640	-	686	-
Real estate	8,358	38	8,067	41	8,099	10	8,095	13	7,949	10	7,511	11	7,195	13	6,939	20	6,766	17
Professional services	681	4	641	5	614	4	626	6	584	3	575	4	550	5	542	4	543	4
Management of companies	868	4	910	8	927	1	930	4	932	4	899	3	907	2	876	3	988	4
Administrative services	267	3	261	6	255	4	279	11	269	12	243	12	231	6	268	5	255	3
Education	329	1	182	1	183	-	338	-	336	-	333	-	324	2	324	2	331	3
Health care	2,729	38	2,578	41	2,511	17	2,457	17	2,349	18	2,344	15	2,306	13	2,383	15	2,365	16
Arts and entertainment	699	8	706	6	722	4	713	6	729	7	694	6	733	7	687	14	690	13
Accommodation	1,393	26	1,295	30	1,267	16	1,254	19	1,253	18	1,236	24	1,217	26	1,159	38	1,165	28
Other services	861	11	786	11	803	8	889	10	870	11	871	12	887	11	837	14	829	11
Other businesses	1,219	2	1,798	4	1,546	2	1,161	2	1,144	1	1,316	1	1,059	-	1,219	2	1,046	1
Total business loans	\$ 39,898	\$ 376	\$ 37,885	\$ 422	\$ 37,117	\$ 212	\$ 36,630	\$ 244	\$ 36,639	\$ 237	\$ 35,935	\$ 266	\$ 34,701	\$ 256	\$ 34,044	\$ 308	\$ 33,696	\$ 275
Total loans	\$ 185,297	\$ 937	\$ 179,569	\$ 936	\$ 177,928	\$ 442	\$ 174,418	\$ 469	\$ 171,811	\$ 478	\$ 168,056	\$ 544	\$ 166,471	\$ 532	\$ 164,726	\$ 598	\$ 163,145	\$ 567

⁽¹⁾ Amounts as at June 30, 2016, September 30, 2016 and December 31, 2016 have been restated as a result of a methodology refinement.

⁽²⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽³⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽⁴⁾ Includes government loans.

Table 22 – Loan portfolio by geographic area

	As at June 30, 2018 ⁽¹⁾		As at March 31, 2018 ⁽¹⁾		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017	
(in millions of dollars)	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans
Canada										
Quebec	\$ 168,542	\$ 875	\$ 163,452	\$ 875	\$ 163,921	\$ 389	\$ 159,085	\$ 417	\$ 156,788	\$ 424
Other Canadian provinces	16,331	60	15,614	59	13,667	50	15,074	50	14,803	52
Total – Canada	\$ 184,873	\$ 935	\$ 179,066	\$ 934	\$ 177,588	\$ 439	\$ 174,159	\$ 467	\$ 171,591	\$ 476
Other countries	424	2	503	2	340	3	259	2	220	2
Total	\$ 185,297	\$ 937	\$ 179,569	\$ 936	\$ 177,928	\$ 442	\$ 174,418	\$ 469	\$ 171,811	\$ 478

	As at March 31, 2017		As at December 31, 2016		As at September 30, 2016		As at June 30, 2016	
(in millions of dollars)	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans	Gross loans	Gross credit- impaired ⁽²⁾ loans
Canada								
Quebec	\$ 153,257	\$ 488	\$ 154,551	\$ 480	\$ 153,214	\$ 532	\$ 151,575	\$ 501
Other Canadian provinces	14,560	55	11,587	51	11,493	66	11,233	64
Total – Canada	\$ 167,817	\$ 543	\$ 166,138	\$ 531	\$ 164,707	\$ 598	\$ 162,808	\$ 565
Other countries	239	1	333	1	19	-	337	2
Total	\$ 168,056	\$ 544	\$ 166,471	\$ 532	\$ 164,726	\$ 598	\$ 163,145	\$ 567

⁽¹⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽²⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 23 – Loan and acceptance portfolio by entity

	As at June 30, 2018		As at March 31, 2018		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017	
(in millions of dollars and as a percentage)	Loans and acceptances		Loans and acceptances		Loans and acceptances		Loans and acceptances		Loans and acceptances	
Desjardins Group										
Caisse network	\$ 150,494	81.2 %	\$ 146,828	81.7 %	\$ 145,259	81.6 %	\$ 143,006	81.9 %	\$ 140,929	82.0 %
Fédération des caisses Desjardins du Québec	30,023	16.2	27,794	15.5	27,972	15.7	27,174	15.6	26,640	15.5
Desjardins Financial Security Life Assurance Company	3,087	1.7	3,217	1.8	3,297	1.9	3,273	1.9	3,297	1.9
Other entities	1,735	0.9	1,773	1.0	1,431	0.8	1,106	0.6	1,004	0.6
Total	\$ 185,339	100.0 %	\$ 179,612	100.0 %	\$ 177,959	100.0 %	\$ 174,559	100.0 %	\$ 171,870	100.0 %

	As at March 31, 2017		As at December 31, 2016		As at September 30, 2016		As at June 30, 2016	
(in millions of dollars and as a percentage)	Loans and acceptances		Loans and acceptances		Loans and acceptances		Loans and acceptances	
Desjardins Group								
Caisse network	\$ 138,631	82.4 %	\$ 137,749	82.7 %	\$ 136,651	82.9 %	\$ 135,734	83.2 %
Fédération des caisses Desjardins du Québec	25,336	15.1	24,624	14.8	24,174	14.7	24,151	14.8
Desjardins Financial Security Life Assurance Company	3,398	2.0	3,323	2.0	3,142	1.9	3,066	1.9
Other entities	796	0.5	786	0.5	782	0.5	241	0.1
Total	\$ 168,161	100.0 %	\$ 166,482	100.0 %	\$ 164,749	100.0 %	\$ 163,192	100.0 %

Table 24 – Loan and acceptance portfolio by product

(in millions of dollars and as a percentage)	As at June 30, 2018 ⁽¹⁾						As at March 31, 2018 ⁽¹⁾					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
Desjardins Group												
Residential mortgages	\$ 117,381	63.4 %	\$ 36,842	78.2 %	\$ 336	35.9 %	\$ 114,211	63.6 %	\$ 36,033	77.5 %	\$ 300	32.0 %
Consumer, credit card and other personal loans	25,285	13.6	3,550	7.5	225	24.0	24,504	13.6	3,706	8.0	213	22.8
Business and government loans	42,673	23.0	6,727	14.3	376	40.1	40,897	22.8	6,766	14.5	423	45.2
Total	\$ 185,339	100.0 %	\$ 47,119	100.0 %	\$ 937	100.0 %	\$ 179,612	100.0 %	\$ 46,505	100.0 %	\$ 936	100.0 %
(in millions of dollars and as a percentage)	As at December 31, 2017						As at September 30, 2017					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
Desjardins Group												
Residential mortgages	\$ 113,146	63.6 %	\$ 36,091	76.9 %	\$ 141	31.9 %	\$ 111,442	63.8 %	\$ 36,085	77.6 %	\$ 142	30.3 %
Consumer, credit card and other personal loans	24,044	13.5	3,681	7.8	89	20.1	23,361	13.4	3,577	7.7	83	17.7
Business and government loans	40,769	22.9	7,180	15.3	212	48.0	39,756	22.8	6,823	14.7	244	52.0
Total	\$ 177,959	100.0 %	\$ 46,952	100.0 %	\$ 442	100.0 %	\$ 174,559	100.0 %	\$ 46,485	100.0 %	\$ 469	100.0 %
(in millions of dollars and as a percentage)	As at June 30, 2017						As at March 31, 2017					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
Desjardins Group												
Residential mortgages	\$ 109,740	63.8 %	\$ 36,024	77.8 %	\$ 155	32.4 %	\$ 107,246	63.8 %	\$ 34,859	77.0 %	\$ 178	32.7 %
Consumer, credit card and other personal loans	22,832	13.3	3,630	7.8	86	18.0	22,243	13.2	3,761	8.3	100	18.4
Business and government loans	39,298	22.9	6,650	14.4	237	49.6	38,672	23.0	6,677	14.7	266	48.9
Total	\$ 171,870	100.0 %	\$ 46,304	100.0 %	\$ 478	100.0 %	\$ 168,161	100.0 %	\$ 45,297	100.0 %	\$ 544	100.0 %
(in millions of dollars and as a percentage)	As at December 31, 2016						As at September 30, 2016					
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans		Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans	
Desjardins Group												
Residential mortgages	\$ 106,695	64.1 %	\$ 34,858	76.8 %	\$ 174	32.7 %	\$ 105,908	64.3 %	\$ 33,841	76.2 %	\$ 194	32.4 %
Consumer, credit card and other personal loans	22,150	13.3	3,726	8.2	102	19.2	21,723	13.2	3,564	8.0	96	16.1
Business and government loans	37,637	22.6	6,789	15.0	256	48.1	37,118	22.5	7,020	15.8	308	51.5
Total	\$ 166,482	100.0 %	\$ 45,373	100.0 %	\$ 532	100.0 %	\$ 164,749	100.0 %	\$ 44,425	100.0 %	\$ 598	100.0 %
(in millions of dollars and as a percentage)	As at June 30, 2016											
	Gross loans and acceptances		Guaranteed or insured loans ⁽²⁾		Gross credit-impaired ⁽³⁾ loans							
Desjardins Group												
Residential mortgages	\$ 104,977	64.3 %	\$ 33,932	76.4 %	\$ 199	35.1 %						
Consumer, credit card and other personal loans	21,486	13.2	3,629	8.2	93	16.4						
Business and government loans	36,729	22.5	6,836	15.4	275	48.5						
Total	\$ 163,192	100.0 %	\$ 44,397	100.0 %	\$ 567	100.0 %						

⁽¹⁾ The information presented as at June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽²⁾ Loans fully or partially guaranteed or insured by a public insurer or a government (excluding private insurers).

⁽³⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 25 – Change in gross credit-impaired⁽¹⁾ loans

(in millions of dollars)	For the three-month periods ended				
	June 30, 2018 ⁽²⁾	March 31, 2018 ⁽²⁾	December 31, 2017	September 30, 2017	June 30, 2017
Gross credit-impaired loans at beginning of period under IAS 39	N/A	\$ 442	\$ 469	\$ 478	\$ 544
Impact of adopting IFRS 9 on January 1, 2018	N/A	492	N/A	N/A	N/A
Gross credit-impaired loans at beginning of last period under IFRS 9	\$ 936	934	N/A	N/A	N/A
Gross loans that became credit-impaired since the last period	576	152	227	207	202
Gross loans that came back to a non-credit-impaired status	(453)	(82)	(191)	(128)	(180)
Write-offs and recoveries	(89)	(90)	(87)	(93)	(103)
Other change	(33)	22	24	5	15
Gross credit-impaired loans at end of period	\$ 937	\$ 936	\$ 442	\$ 469	\$ 478

(in millions of dollars)	For the three-month periods ended			
	March 31, 2017	December 31, 2016	September 30, 2016	June 30, 2016
Gross credit-impaired loans at beginning of period under IAS 39	\$ 532	\$ 598	\$ 567	\$ 564
Impact of adopting IFRS 9 on January 1, 2018	N/A	N/A	N/A	N/A
Gross credit-impaired loans at beginning of last period under IFRS 9	N/A	N/A	N/A	N/A
Gross loans that became credit-impaired since the last period	265	254	274	242
Gross loans that came back to a non-credit-impaired status	(169)	(232)	(162)	(175)
Write-offs and recoveries	(91)	(97)	(90)	(85)
Other change	7	9	9	21
Gross credit-impaired loans at end of period	\$ 544	\$ 532	\$ 598	\$ 567

⁽¹⁾ Following the adoption of IFRS 9 as at January 1, 2018, all loans included in Stage 3 of the impairment model are considered credit-impaired. Under IAS 39, the criteria applied to determine whether a loan is credit-impaired were different. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

⁽²⁾ The information presented for the three-month periods ended June 30, 2018 and March 31, 2018 reflects the standards and amendments adopted on January 1, 2018. Comparative figures have not been restated. For more information, see Note 2, "Basis of presentation and significant accounting policies", to the Interim Combined Financial Statements.

Table 26 – Residential mortgage loan portfolio⁽¹⁾

Caisse network in Quebec and Ontario⁽²⁾

(in millions of dollars and as a percentage)	As at June 30, 2018								As at March 31, 2018							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,607	97.1 %	\$ 60,341	96.3 %	\$ 6,558	95.0 %	\$ 94,506	96.4 %	\$ 26,982	97.1 %	\$ 58,375	96.4 %	\$ 6,659	95.1 %	\$ 92,016	96.5 %
Ontario	824	2.9	2,256	3.6	347	5.0	3,427	3.5	806	2.9	2,180	3.6	344	4.9	3,330	3.5
Other ⁽⁶⁾	-	-	62	0.1	3	-	65	0.1	-	-	-	-	3	-	3	-
All geographic areas	\$ 28,431	100.0 %	\$ 62,659	100.0 %	\$ 6,908	100.0 %	\$ 97,998	100.0 %	\$ 27,788	100.0 %	\$ 60,555	100.0 %	\$ 7,006	100.0 %	\$ 95,349	100.0 %

(in millions of dollars and as a percentage)	As at December 31, 2017								As at September 30, 2017							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,192	97.1 %	\$ 57,695	96.5 %	\$ 6,693	95.0 %	\$ 91,580	96.6 %	\$ 27,242	97.1 %	\$ 56,383	96.5 %	\$ 6,737	95.0 %	\$ 90,362	96.6 %
Ontario	812	2.9	2,093	3.5	348	4.9	3,253	3.4	786	2.8	1,987	3.4	346	4.9	3,119	3.3
Other ⁽⁶⁾	-	-	-	-	4	0.1	4	-	28	0.1	58	0.1	4	0.1	90	0.1
All geographic areas	\$ 28,004	100.0 %	\$ 59,788	100.0 %	\$ 7,045	100.0 %	\$ 94,837	100.0 %	\$ 28,056	100.0 %	\$ 58,428	100.0 %	\$ 7,087	100.0 %	\$ 93,571	100.0 %

(in millions of dollars and as a percentage)	As at June 30, 2017								As at March 31, 2017							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 27,368	97.2 %	\$ 55,140	96.6 %	\$ 6,778	95.0 %	\$ 89,286	96.6 %	\$ 26,300	97.1 %	\$ 54,313	96.7 %	\$ 6,834	95.1 %	\$ 87,447	96.7 %
Ontario	788	2.8	1,884	3.3	349	4.9	3,021	3.3	785	2.9	1,797	3.2	345	4.8	2,927	3.2
Other ⁽⁶⁾	-	-	57	0.1	5	0.1	62	0.1	-	-	57	0.1	5	0.1	62	0.1
All geographic areas	\$ 28,156	100.0 %	\$ 57,081	100.0 %	\$ 7,132	100.0 %	\$ 92,369	100.0 %	\$ 27,085	100.0 %	\$ 56,167	100.0 %	\$ 7,184	100.0 %	\$ 90,436	100.0 %

(in millions of dollars and as a percentage)	As at December 31, 2016								As at September 30, 2016							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total		Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 26,393	97.1 %	\$ 54,033	96.7 %	\$ 6,831	95.1 %	\$ 87,257	96.7 %	\$ 25,506	97.0 %	\$ 54,461	96.8 %	\$ 6,894	95.2 %	\$ 86,861	96.8 %
Ontario	761	2.8	1,788	3.2	343	4.8	2,892	3.2	763	2.9	1,800	3.2	344	4.7	2,907	3.2
Other ⁽⁶⁾	27	0.1	56	0.1	6	0.1	89	0.1	26	0.1	-	-	6	0.1	32	-
All geographic areas	\$ 27,181	100.0 %	\$ 55,877	100.0 %	\$ 7,180	100.0 %	\$ 90,238	100.0 %	\$ 26,295	100.0 %	\$ 56,261	100.0 %	\$ 7,244	100.0 %	\$ 89,800	100.0 %

(in millions of dollars and as a percentage)	As at June 30, 2016							
	Guaranteed or insured loans ⁽³⁾		Uninsured loans ⁽⁴⁾		Home equity lines of credit ⁽⁵⁾		Total	
Quebec	\$ 25,798	97.1 %	\$ 53,554	96.8 %	\$ 6,874	95.1 %	\$ 86,226	96.7 %
Ontario	771	2.9	1,715	3.1	345	4.8	2,831	3.2
Other ⁽⁶⁾	-	-	55	0.1	6	0.1	61	0.1
All geographic areas	\$ 26,569	100.0 %	\$ 55,324	100.0 %	\$ 7,225	100.0 %	\$ 89,118	100.0 %

⁽¹⁾ Represents all loans secured by a property with up to four units. Residential mortgage loans on properties with up to four units held outside of the caisse network in Quebec and Ontario totalled \$133 million as at June 30, 2018. They amounted to \$129 million and \$111 million respectively for the June 2017 and June 2016 quarters.

⁽²⁾ Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

⁽³⁾ Term mortgages and amortized portion of home equity lines of credit for which Desjardins Group has a full or partial guarantee or insurance from a mortgage insurer (public or private) or a government.

⁽⁴⁾ Conventional term mortgages including the conventional amortized portion of home equity lines of credit and amortized consumer loans secured by a property with up to four units.

⁽⁵⁾ Unamortized portion of home equity lines of credit and consumer lines of credit secured by a property with up to four units.

⁽⁶⁾ Represents the geographic areas of Canada other than Quebec and Ontario.

Table 27 – Average loan-to-value (LTV) ratio for uninsured residential mortgage loans granted during the quarter

Caisse network in Quebec and Ontario⁽¹⁾

	As at June 30, 2018			As at March 31, 2018			As at December 31, 2017		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
(average loan-to-value ratio, by geographic area)									
Quebec	68.2%	70.6%	69.6%	68.2%	70.6%	69.8%	68.0%	70.1%	69.4%
Ontario	68.4	70.0	69.2	70.1	69.7	69.9	69.8	68.6	69.1
Other ⁽⁴⁾	75.1	57.8	66.1	76.7	73.6	75.0	61.5	75.7	66.1
All geographic areas	68.2%	70.5%	69.6%	68.4%	70.6%	69.8%	68.1%	70.0%	69.3%

	As at September 30, 2017			As at June 30, 2017			As at March 31, 2017		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
(average loan-to-value ratio, by geographic area)									
Quebec	67.6%	70.7%	69.8%	68.0%	70.4%	69.6%	68.0%	69.4%	68.9%
Ontario	66.7	68.3	67.6	73.3	68.5	70.5	74.3	69.6	71.3
Other ⁽⁴⁾	69.1	71.5	70.6	75.5	66.2	71.4	73.9	69.8	71.8
All geographic areas	67.5%	70.6%	69.7%	68.3%	70.3%	69.6%	68.3%	69.4%	69.0%

	As at December 31, 2016			As at September 30, 2016			As at June 30, 2016		
	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured	Uninsured loans ⁽²⁾	Home equity lines of credit and related loans ⁽³⁾	Total uninsured
(average loan-to-value ratio, by geographic area)									
Quebec	67.6%	69.3%	68.7%	65.1%	70.8%	69.3%	68.0%	71.3%	70.2%
Ontario	71.5	68.4	69.6	72.6	71.1	71.6	72.2	71.3	71.6
Other ⁽⁴⁾	66.0	72.1	68.1	72.5	75.9	73.9	72.9	76.2	74.4
All geographic areas	67.8%	69.3%	68.8%	65.5%	70.8%	69.4%	68.2%	71.3%	70.2%

⁽¹⁾ Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

⁽²⁾ Conventional term mortgages and amortized consumer loans secured by a property with up to four units.

⁽³⁾ Home equity lines of credit including related amortized loans and consumer lines of credit secured by a property with up to four units.

⁽⁴⁾ Represents the geographic areas of Canada other than Quebec and Ontario.

Table 28 – Remaining amortization period for residential mortgage loans

Caisse network in Quebec and Ontario⁽¹⁾

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans														
	As at June 30, 2018		As at March 31, 2018		As at December 31, 2017		As at September 30, 2017		As at June 30, 2017						
0-10 years	\$	2,759	3.0 %	\$	2,699	3.1 %	\$	2,713	3.1 %	\$	2,709	3.1 %	\$	2,671	3.1 %
10-20 years		17,117	18.8		16,800	19.0		16,734	19.1		16,673	19.3		16,512	19.4
20-25 years		62,408	68.4		59,953	67.8		59,434	67.7		58,153	67.3		57,029	67.0
25-30 years		6,878	7.6		6,879	7.8		6,863	7.8		6,838	7.9		6,854	8.0
30-35 years		1,601	1.8		1,674	1.9		1,708	1.9		1,761	2.0		1,809	2.1
35 years or more		327	0.4		338	0.4		340	0.4		350	0.4		361	0.4
All amortization periods	\$	91,090	100.0 %	\$	88,343	100.0 %	\$	87,792	100.0 %	\$	86,484	100.0 %	\$	85,236	100.0 %

(in millions of dollars in gross loans and as a percentage of total by remaining amortization category)	Total amortized loans											
	As at March 31, 2017			As at December 31, 2016			As at September 30, 2016		As at June 30, 2016			
0-10 years	\$	2,625	3.2 %	\$	2,649	3.2 %	\$	2,644	3.2 %	\$	2,611	3.2 %
10-20 years		16,414	19.7		16,400	19.7		16,266	19.7		16,097	19.7
20-25 years		54,930	65.9		54,590	65.8		54,027	65.5		53,310	65.0
25-30 years		7,022	8.4		7,099	8.5		7,218	8.7		7,369	9.0
30-35 years		1,884	2.3		1,930	2.3		1,999	2.4		2,092	2.6
35 years or more		376	0.5		390	0.5		401	0.5		414	0.5
All amortization periods	\$	83,251	100.0 %	\$	83,058	100.0 %	\$	82,555	100.0 %	\$	81,893	100.0 %

⁽¹⁾ Caisses in Ontario are not legally subject to the AMF rules but are instead subject to the Deposit Insurance Corporation of Ontario's rules.

GLOSSARY

Acceptance

Short-term debt security traded on the money market, guaranteed by a financial institution for a borrower in exchange for a stamping fee.

Allowance for credit losses

The loss allowance for expected credit losses reflects an unbiased amount, based on a probability-weighted present value of cash flow shortfalls, and takes into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

Autorité des marchés financiers (AMF)

Organization whose mission is to enforce the laws governing the financial industry in Quebec, particularly in the areas of insurance, securities, deposit-taking institutions and financial product and service distribution.

Capital ratios

Regulatory Tier 1A capital, Tier 1 capital or total regulatory capital divided by risk-weighted assets. These measures are governed by the guidelines issued by the AMF, which are based on the standards developed by the Basel Committee on Banking Supervision.

Commitment

- Direct commitment

Any agreement entered into by a Desjardins Group component with a natural or legal person creating a on- or off-balance sheet exposure, either disbursed or non-disbursed, revocable or irrevocable, with or without condition, that may lead to losses for the component if the debtor is unable to meet its obligations.

- Indirect commitment

Any financial receivable creating a credit exposure that is acquired by a Desjardins Group component in connection with a purchase on the market or the delivery of financial collateral by a client or a counterparty, whose value may change in particular as a result of the deterioration of the creditworthiness of the counterparty associated to this receivable or changes in market prices.

Counterparty and issuer risk

Credit risk related to different types of securities, derivative financial instruments and securities lending transactions.

Credit-impaired loan

A financial asset is considered credit-impaired when one or more events having a detrimental impact on its estimated future cash flows have occurred or when contractual payments are 90 days past due.

Credit risk

Risk of losses resulting from a borrower's, guarantor's, issuer's or counterparty's failure to honour its contractual obligations, whether or not such obligations appear on the Combined Balance Sheets.

Credit valuation adjustment

Adjustment representing the market value of a potential loss on over-the-counter derivatives due to counterparty risk.

Expected loss (EL)

Measure of the expected loss on a given portfolio over a one-year period. It is equal to the product of the three credit risk parameters, PD, EAD and LGD.

Exposure at default (EAD)

Estimate of the amount of a given exposure at time of default. For balance sheet exposures, EAD correspond to the balance as at observation time. For off-balance sheet exposures, EAD includes an estimate of additional draws that may be made between observation time and default.

Exposures related to residential mortgage loans

In accordance with the regulatory capital framework, risk category that includes mortgage loans and credit margins secured by real property granted to individuals.

Fair value

Price that would be received to sell an asset or paid to transfer a liability in an orderly transaction at the measurement date.

Internal Ratings-Based Approach

Approach under which risk weighting is based on the type of counterparty (individuals, small or medium-sized business, large corporation, etc.) and risk weighting factors determined using internal parameters: the borrower's probability of default, loss given default, effective maturity and exposure at default.

Leverage ratio

Ratio defined as the capital measure (namely Tier 1 capital) divided by the exposure measure. The exposure measure includes: 1) on-balance sheet exposures; 2) securities financing transaction exposures; 3) derivative exposures; and 4) off-balance sheet items.

Loss given default (LGD)

Economic loss that may be incurred should the borrower default, expressed as a percentage of exposure at default (EAD).

Market risk

Risk of changes in the fair value of financial instruments resulting from fluctuations in the parameters affecting this value, in particular, interest rates, exchange rates, credit spreads and their volatility.

Off-balance sheet exposure

Guarantees, commitments, derivatives and other contractual agreements whose gross principal amount may not be recognized on the balance-sheet.

Operational risk

Risk of inadequacy or failure attributable to processes, people, internal systems or external events resulting in losses, failure to achieve objectives or a negative impact on reputation.

Other retail client exposures

In accordance with the regulatory capital framework, risk category that includes all loans granted to individuals except for exposures related to residential mortgage loans and qualifying revolving retail client exposures.

Probability of default (PD)

Probability that a borrower defaults on his obligations over a period of one year.

Qualifying revolving retail client exposures

In accordance with the regulatory capital framework, risk category that includes credit card loans and unsecured credit margins granted to individuals.

Regulatory capital

In accordance with the definition set out in the AMF guideline on capital adequacy for financial services cooperatives, the regulatory capital under Basel III comprises Tier 1A capital, Tier 1 capital and Tier 2 capital. The composition of these various tiers is presented in the "Capital management" section of the Management's Discussion and Analysis.

Regulatory funds

Funds needed to cover unexpected losses, calculated according to parameters and methods prescribed by regulatory authorities.

Repurchase agreement

Agreement involving both the sale of securities for cash and the repurchase of these securities for value at a later date. Represents a form of short-term financing.

Reverse repurchase agreement

Agreement involving both the purchase of securities for cash and the sale of these securities for value at a later date. Represents a form of short-term financing.

Risk-weighted assets

Assets adjusted based on a risk-weighting factor prescribed by regulations to reflect the level of risk associated with items presented in the combined balance sheets. Some assets are not weighted, but rather deducted from capital. The calculation method is defined in the AMF guidelines. For more details, see the "Capital management" section of the Management's Discussion and Analysis.

Scaling factor

Adjustment representing 6.0% of assets valued according to the Internal Ratings-Based Approach, applied to credit exposures in compliance with section 1.3 of the AMF guideline on the capital adequacy standards applicable to financial services cooperatives.

Securitization

Process by which financial assets, such as mortgage loans, are converted into asset-backed securities and transferred to a trust.

Standardized Approach

- Credit risk
Default approach used to calculate risk-weighted assets. Under this method, the financial institution uses valuations performed by external credit assessment institutions recognized by the AMF to determine the risk-weighting factors related to the various exposure categories.
- Market risk
Default approach used to calculate risk-weighted assets for the four categories of market risks, namely interest rates risk, price risk, currency risk and commodities risk, according to predefined factors like the size and nature of the financial instruments held.
- Operational risk
Risk measurement approach used to assess the capital charge for operational risk. For this measurement, activities are divided into predefined business lines for a financial institution. The capital charge is calculated by multiplying each business line's gross income by a specific factor. The total capital charge represents the three-year average of the summation of the capital charges across each of the business lines in each year.

Unused exposure

Represents the amount of credit in loans or margins that has been authorized, but not yet used.

Used exposure

Represents the amount of funds invested, or advanced to a member or client.